

GRAPHIC SELLING CHARTS

FOR LIFE AGENTS

A SERIES OF COLORED GRAPHS DEPICTING
IMPORTANT FEATURES OF LIFE INSURANCE

OF VALUE TO

AGENTS---POLICYHOLDERS---BENEFICIARIES

A FIRST COURSE FOR THE LIFE AGENT IN

“How to Chart the Facts of Life Insurance”

By

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**IMPORTANT CAUTION TO
AGENTS**

Study carefully the first four Chapters
of this book, for upon so doing, will
depend your successful use of the
Charts.

Chapter I

THE OBJECT AND PURPOSE OF GRAPHIC SELLING CHARTS

An analysis of the problem of the sale of life insurance contracts to the public shows that if increased sales are desired certain adverse factors must be overcome. Briefly summarized these factors are:—

1. Lack of knowledge on the part of the life agent of the article he is selling.
2. Unconvincing, ineffective, and hackneyed methods of demonstration.
3. Lack of appreciation on the part of the public of the full advantages of insurance.

These points could all be overcome by a more adequate portrayal of the facts of life insurance. This is only possible by the use of graphic methods, and these charts are the result of an endeavor on the part of the author to ameliorate the adverse factors above enumerated. The compilation and publication of this book is designed to place in the hands of the life agent a means which will materially assist him to overcome these adverse conditions.

In the following pages the use of these charts will be dealt with under the following heads: (1) The Agent, (2) The Prospect, (3) The Educational Value, (4) General Efficiency.

THE AGENT

By the use of charts the agent can get the attention and interest of a larger number of people in his proposition than by any other method. In addition he will succeed in bringing about a clearer understanding in the minds of his prospects. He will impress their memory and will increase their confidence in the facts of his proposition, and he will, therefore, sell more insurance.

The agent who presents his proposition by charts reduces it to its essential elements, and presents it in logical sequence. The relationship of every fact to every other fact in his sales talk is made evident.

By the use of charts this logical sequence of a proposition is predetermined; the agent knows what he is going to say, and his sales talk is therefore strong and convincing. As a consequence, the prospect's attention is irresistibly held; his mind will not wander.

By the use of charts the agent starts at the correct beginning of his proposition, and step by step leads directly to his conclusion. This makes his talk effective, interesting and readily understood. The Prospect will attentively follow him and be convinced.

Men who sell from catalogues, and from samples, recognize the value of having something to show. Charts put this weapon in the hands of the insurance agent. The confidence of the man who sells by charts is increased, and with the eyes of the listener, not upon him, but upon the chart, his self-consciousness disappears and his sole object is to make his ideas clear. His talk becomes interesting and convincing.

Attempts on the part of the prospect to sidetrack the salesman, or to force a hurried demonstration, in which important steps have to be sacrificed in order to reach a premature conclusion, do not occur.

The agent, who knows beforehand the angle from which to approach any particular prospect, can select charts which will appeal effectively. When in doubt as to the appeal which will bring about a sale, by the skilful use of charts, this appeal can be discovered. This latter represents the big majority of cases.

The wonderful benefits of insurance render it a commodity which can be sold on its merits. The oratorical salesman is vanishing and is being replaced by the salesman who can prove the merits of his proposition. Insurance worth writing is bought on its merits, and it is bought from the salesman who solicits it in that spirit. Charts enable the salesman to appeal to the intelligence of his prospects as well as to their sentiment.

The salesman, with this book of charts at his disposal, can with very little trouble prepare special charts for individual prospects. This will show a real interest on his part in their case, and will impress them with the idea of work done for their benefit.

The agent, who promises to present a proposition in chart form for a prospect's consideration, will so arouse his interest that he will be able to secure information with regard to the prospect's personal situation otherwise unavailable. In many cases this will assure him a sale.

The agent will find that a few evenings' application will make him proficient in the use of these charts. The protracted period of study essential to many "Courses" is thus obviated. These charts make the agent's work easy.

THE PROSPECT

The attitude of the prospect towards the use of these charts as a means of demonstrating insurance is most gratifying.

The agent will find that he will gain the confidence of the prospect in his proposition by this method of presenting it. In the sale of life insurance *Confidence* is a most essential factor.

The Prospect will more fully appreciate the value of insurance as he will see it in its true light and the saving of time which results from a demonstration by charts is an important consideration to him.

Charts specially prepared for individual prospects are a sure means of gaining their appreciation of work done for their special benefit.

Should a prospect not be satisfied with the policy which the agent has suggested for him, in a very brief time he can, by reviewing the different types of policies, select one which he considers more applicable. By the use of charts the confusion, which might result in allowing the prospect a "Choice", is obviated, and the fact that the final selection is made by the prospect results in his becoming a *Satisfied Client*.

In many cases it would actually be wise to demonstrate more than one kind of policy, as the comparisons afforded by the use of charts bring out the benefits of each one to the fullest extent, and the final selection will be made by the prospect with *full confidence* in his choice.

When a demonstration is made by the use of charts the prospect himself arrives at the desired conclusion as though it were *his own*, and is thus in the frame of mind which will more often result in a sale.

THE EDUCATIONAL VALUE

Educational to the Public. It is recognized that one of the reasons that more Life Insurance is being sold now than heretofore is the fact that the Public has acquired a fuller understanding of the benefits to be derived therefrom.

Does the public, however, really *understand* Insurance?

It is the experience of the author that the average man has but a very hazy and general idea of Insurance and that if his conception of its merits were clearer he would buy more readily. He will admit that it is "a good thing," but it is surprising how few men can explain the essential differences between the commonest types of policies.

By the use of these charts a complete understanding is brought about in the mind of the person to whom they are shown. In other words their educational value is high and will result in an increased appreciation of the advantages of Insurance and therefore, in increased sales.

Owing to the fact that so much more ground can be covered in a short time by the use of charts, the agent is enabled not only to explain the main facts of a policy, but also to impress upon the prospect the advantages and accommodations which are afforded by the various clauses and privileges. This means a broader knowledge and fuller understanding of the subject on the part of the public, a condition most desirable to the Insurance Salesman.

Educational to the Agent. A first class salesman must understand and appreciate what he is offering. Unless he has a full appreciation of the merits of his article he will fail in his effort to inspire others to the point where they will buy.

To really appreciate *figures* they must be charted. To really appreciate *relationships* they must be charted. For instance the rate book which is issued to the agent is a mass of figures full of meanings and pregnant with significance, but the facts contained can only be appreciated after a laborious mental process. When charted, however, all the relationships are made clear, and a true value of the facts is readily obtained.

While no single new fact has been created in the compilation of this book, old facts have been presented in a manner in which they are understood rapidly; familiar arguments become still stronger and more convincing. This demonstrates clearly the value of the graphic chart from the educational point of view.

These charts provide the means for the new agent to readily acquire a thorough grasp and understanding of life insurance; they may more quickly and efficiently train themselves by the use of graphic methods than by any other means.

EFFICIENCY

A definition of efficiency which may serve the purpose of this section is:—"The Attainment of the Maximum Result in the Minimum Time with the Minimum Waste."

The waste which is now occurring in the sale of Insurance is truly lamentable.

Insurance companies have developed, at considerable expense, the most attractive forms of policies, they spend money liberally in advertising; they spend time and money in the training of their agents; they maintain an expensive staff of experts to further the end

in view. All these are essential to the selling of its contracts by the modern company, but the necessary last step, the culmination of all its efforts, comes when the agent meets the prospect.

Unless the agent is efficient in the performance of *his* duties, much of this expense and trouble on the part of the company is wasted.

The agent in his daily rounds tries to see as many people as possible, knowing that he will obtain interviews from only a certain few. If he could increase the number of his interviews he would be more efficient.

By the use of these charts, as a means of securing interviews, the salesman will find it possible to increase the number of interviews which he makes; eliminating waste and becoming more efficient.

The agent realizes that after having secured an interview his object becomes that of trying to obtain the attention and interest of his listener. He also realizes that he will interest only a percentage of those with whom he has secured interviews. If he could succeed in interesting a larger percentage he would be more efficient.

By the very nature of this means of demonstrating insurance, it will be shown elsewhere that the attention of the prospect is readily secured, and that his interest in the proposition is invariably aroused. It is obvious, therefore, that the salesman is again eliminating a serious source of waste.

All those who become interested do not necessarily buy, and if our agent could increase the percentage of buyers among those whom he has interested he would be more efficient.

The understanding which is brought about by charts and the confidence which is aroused are both further steps in obtaining action on the part of the prospect. The agent, therefore, will increase the number of buyers. In this third stage of the sale, also, the agent's efficiency has been increased by the elimination of wasted effort and time.

The object which we set out to accomplish—namely, to increase the efficiency of the agent—would now be attained, and the general efficiency of the insurance company would no longer be unbalanced.

In addition to the foregoing at least three other points may be enumerated whereby the use of graphic charts tends to increase the efficiency of the insurance company:

By the use of these charts it is possible to more quickly, and more thoroughly, train new agents and the waste due to the high turnover of insurance agents is greatly reduced.

In selling from catalogues, samples, or charts the confidence of the salesman is increased, his nervousness disappears, the quality of his demonstration is superior; he is, therefore, a better and more efficient salesman.

The effect on the public of a clearer understanding of the basic principles and advantages of insurance again spells efficiency. Less time, money, and effort need be expended on their education.

Chapter II

THE PSYCHOLOGY OF SELLING BY CHARTS

During the last few years insurance salesmen have been presented with the opportunity of taking various excellent courses on salesmanship. Many of these courses are based on the Science of Psychology.

To the agent who has studied any of these courses the subject of this section will merely serve to add a little to his present knowledge; on the other hand, the agent who has not availed himself of such courses will find the matter contained herein both instructive and useful.

We will now very briefly look into the psychological principles underlying the use of charts for selling. All the information set forth in this Chapter is the result of practical experience; there are no theories which cannot be amply substantiated.

On presenting a chart to a prospect there will be four definite psychological reactions:

1. ATTENTION will be secured.
2. INTEREST will be aroused.
3. DESIRE will be created.
4. ACTION will be stimulated.

The reader should carefully weigh the magnitude of this claim. If charts will accomplish these four points, what a wonderful weapon they become. We will now separately examine each point, showing how these results are attained and how they are related.

ATTENTION

Psychologists recognize at least two forms of attention: (1st) That in which a sudden, quick, unexpected movement, sound or sight causes the subject to start, to look up. (2nd) That kind of attention which is granted by a listener when requested by a speaker to "pay attention."

The opening of this book of charts in front of the prospect immediately catches his eye; on seeing the chart, the colors and varying shapes immediately attract his first attention. His curiosity has been aroused and a request from the agent to "look at this for a moment" secures his full and complete attention.

INTEREST

Interest takes place when the prospect appreciates the meaning of what is before him; when his mind reacts with the mind of the talker, when he begins to see the why and wherefore of the situation. Interest is often termed "Secondary Attention."

As the agent indicates to the prospect the meaning, the significance, and the relationship of the bars and colors on a chart the facts become meaningful and are appreciated, and the prospect's mind assumes the state of "Secondary Attention" or "Interest."

DESIRE

The two main factors of Desire namely Understanding and Confidence are each so important that they will be dealt with under separate heads:

Understanding. Facts, to be understood clearly, must be properly and logically associated in the mind.

By means of charts facts are arranged on paper as they would have to be arranged in the mind in order to be properly understood.

The clarity and the logical sequence with which the facts of insurance, charted as they are in this book, are presented to the prospect, immediately give him a clear understanding of the proposition before him. By the use of charts understanding is brought about with the minimum of mental effort and time.

Confidence. Space does not permit that the Psychology of Belief be dealt with at length. It will suffice to say, that: Belief is a natural state of mind, Disbelief is artificial.

The charts contained in this book deal with facts, and facts only, and are so obviously accurate and convincing that the confidence of the prospect is gained from the start. He may be amazed, but disbelief, the unnatural state of mind, is never aroused.

Facts presented by figures, on the other hand, and attempts to convince by arguments and discussion often lead to uncertainty and distrust in the mind of the prospect.

ACTION

It has now been shown, that the *Attention* of the prospect has been attracted and held, that his *Interest* has been aroused, that he has clearly *Understood* the proposition presented to him, and that his *Confidence* in the facts before him, has been won.

All the essential preliminaries to a sale have, therefore, been accomplished and the prospect is now in the frame of mind in which he will, upon the agent's suggestion, take the necessary *Action*.

Everything that has been stated in this Chapter will be found to coincide with the experience of salesmen and with the psychological studies of effective selling.

The sequence of a sale has been many times described. Words may vary, but the essential instructions to salesmen are to:

1. Attract attention
2. Arouse interest
3. Create desire
4. Induce action.

As shown under the heading of "The Psychology of Selling by Charts" this sequence is secured and maintained by the use of charts. It is accomplished more thoroughly, more completely, and more quickly by the use of charts than by any other method.

Chapter III

EIGHT PRACTICAL CANVASSES WITH CHARTS

These charts have been put through every possible test as to their efficacy in the sale of insurance. They have been tested by many different types of agents and have produced such results that those who have used them have come to regard them as indispensable aids in almost every sale.

As is to be expected, the method of employing the charts varies with the salesman; the manner in which one agent uses the charts being quite different to that employed by another.

Eight different methods of using the charts during a sale will now be explained, and you will choose the one which suits the occasion and your style of selling. Each method has been successfully used and no particular one has produced results which stamp it as superior to the others. You will realize that your methods must necessarily vary to suit the particular prospect or class of prospect you are canvassing, and that no hard and fast rule can be laid down as to which method to use, or when to use it.

METHOD No. 1

THE USE OF CHARTS THROUGHOUT THE ENTIRE SALE FROM "ATTENTION" TO "CLOSE"

Employing this method you would approach the prospect with any such remark as, "Mr. Brown, I have something that I want to show you." You would then open the book at a selected chart of Series A and proceed to explain it to him. His attention is assured.

You would show two or more of this Series and would then pass on to the chart illustrating the policy that you desire to sell. An attempt to close is then in order. The prospect might now voice one of his "objections," which you would proceed to meet with the chart designed for the purpose; this chart may be one of Series "A" or Series "C" or it might be that his "Objection" takes the form of a declared preference for another type of policy, which would then be demonstrated. The canvass would continue in this manner using in succession the charts required.

METHOD No. 2

SHOWING ONE OR TWO CHARTS ONLY, TO OBTAIN "ATTENTION" AND "INTEREST" AND TELLING THE PROSPECT THAT THE PURPOSE OF YOUR CALL IS MERELY TO OBTAIN SUFFICIENT INFORMATION TO ENABLE YOU TO PREPARE A SPECIALLY CHARTED PROPOSITION FOR HIS CONSIDERATION

You would demonstrate to the prospect any chart of Series "B" or Series "A" and tell him that you are anxious to prepare for him a series of charts representing a proposition suitable to his requirements.

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In no case in which this appeal has been made has the prospect failed to give the agent the required information, for the simple reason that his curiosity has been thoroughly aroused.

You then tell him that you will have the proposition ready for him in a couple of days. He has committed himself to a second interview; which is virtually an appointment, and you have information with regard to his case otherwise unobtainable.

You would then prepare for him a policy chart similar to any of Series B and would make copies of any charts of Series A or Series C which are necessary to round out the proposition. On these special charts the prospect's name should be written or typed in a conspicuous place.

At your second interview you will find that he will appreciate the work that you have done and will give favorable consideration to your proposals.

This method of using the charts has been most successfully employed in the case of the cold canvass when the information with regard to the prospect had previously been insufficient.

METHOD No. 3

TO OBTAIN A LONG INTERVIEW WITH A PROSPECT AND SHOW HIM ALL THE CHARTS, EXPLAINING EACH FULLY

Secure an appointment with the prospect for the purpose of showing him something "New and Interesting." Endeavor to obtain this interview when you will be free from interruptions; preferably at night at the prospect's home.

You would then proceed to demonstrate every chart that you have, including all the policy charts. You would not in this demonstration appear to be "Selling" the prospect, but the result would be that, by the end of the interview, which would last a couple of hours, the prospect will be completely "Sold" and a very keen desire would be developed,

METHOD No. 4

TO USE ONE, TWO OR THREE CHARTS MERELY TO GET THE "ATTENTION" AND "INTEREST" OF THE PROSPECT, AND HAVING SECURED THIS, TO PROCEED WITH YOUR USUAL METHOD OF CANVASS

This method is employed by the Agent who has developed a form of canvass which has proved so satisfactory that he does not desire a change. He merely uses the charts during the "Approach."

METHOD No. 5

NOT TO USE THE CHARTS AT THE START OF THE INTERVIEW, BUT TO HAVE THEM READY TO MEET ANY ARGUMENT WHICH THE PROSPECT MAY ADVANCE

This method is used when your point of contact with the Prospect is such that no aid is necessary in the "Approach", as he will grant you his willing attention from the start.

You would keep your charts at hand and if difficulty is experienced in convincing the prospect on any point on which he may have an obstinate prejudice you would demonstrate the chart that illustrates your argument.

METHOD No. 6

NOT TO USE THE CHARTS AT ALL DURING THE FIRST INTERVIEW, BUT TO MAKE THEM THE EXCUSE FOR CALLING AGAIN ON A PROSPECT ON WHOM YOU ARE WORKING

In the case of the prospect who requires a lot of "selling" and who obstinately refuses to be convinced that he should carry more insurance, the second interview is often the most difficult, especially when his refusal at the first interview has been emphatic. You would use your charts in this case as the reason for your second call.

Many of your prospects have postponed a decision for a definite time and your possession of these charts makes it possible for you to call again, before the date set, to re-open the question with them.

Under this method may be mentioned the case of the prospect who does not come to a definite decision and to whom you would say, "I have a book that I'd like to show you, which I think would help you to decide——". You would then arrange for a second interview, when the charts would be used.

METHOD No. 7

NOT TO USE THESE CHARTS AT ALL DURING THE CANVASS, BUT TO MAKE SPECIAL CHARTS FOR THE PROSPECT BASED ON THOSE IN THIS BOOK

This method is employed by the agent who is in the habit of preparing written insurance "Briefs" for each case. These briefs can be greatly improved by illustrating them with carefully constructed charts, using those in this book as models.

This method appeals strongly to the agent who realizes that 80% of a sale lies in the preparation of the case.

The publishers of this book would furnish you with extra copies, at attractive prices, of any chart you require, saving you much work in this regard.

METHOD No. 8

NOT TO USE THE PRINTED CHARTS DURING A CANVASS, BUT, HAVING STUDIED THEM CAREFULLY AND HAVING MEMORIZED THE DESIGNS, TO CONSTRUCT SIMILAR CHARTS WITH YOUR PENCIL DURING YOUR SALES TALK

This method is employed by the agent who has formed the habit of using his pencil for the purpose of holding the prospect's attention with rough sketches and diagrams.

He finds that nearly all these charts can be effectively sketched for the prospect, and they have the additional value that with a little practice they can be reproduced in almost their correct proportions.

He finds these charts a great improvement over his sketches, as, due to their design and proportions, they present the desired facts in the most convincing manner.

Chapter IV

HOW TO STUDY AND DEMONSTRATE CHARTS

HOW TO STUDY CHARTS

The first step in the study of a chart is to obtain a clear appreciation of what the chart is intended to show. This is always indicated by the title. In other words, *study and understand the title of the chart before going any further.*

The next step is to *master the horizontal and vertical scales.* By "Scales" is meant the figures or words which appear at the top, bottom, or sides of the charts. These scales are usually placed at the bottom and along the left hand edge.

Having clearly mastered these points, *you are now in a position to understand the chart itself.* In many cases, in order to assist you, a "Legend" or "Key" is added which will remove any uncertainty that may arise in your mind. As little explanation as possible is given on the charts in order not to distract the attention of the prospect.

Opposite each chart you will find a full explanation of that chart. Study this carefully in every case. These explanations are not intended for the prospect but are to assist you to a quick mastery of the charts. When you are quite conversant with them, they may be removed to the back of the book.

You must thoroughly master each chart and endeavor to attain ease and fluency in your demonstration of it.

A color scheme has been adopted in these charts and applied where possible. *Red*, the strongest color, represents insurance; *Yellow*, the color of gold, has been used to represent cash returns to the policy holder or his beneficiary; *Blue*, a less obtrusive color, has been used to show the premium payments. Naturally, all the charts do not lend themselves to this treatment, but it has been applied to all the charts representing policies and to several others.

The instructional value of these charts to you is one of the chief points of merit of this book. You will convince yourself more firmly and, being more convinced, you will be more convincing.

HOW TO DEMONSTRATE CHARTS

In demonstrating a chart to a prospect, endeavor to *seat yourself on his right.* Your hand with the pencil will not then obstruct his view of the chart. Place the book in a manner in which it is most convenient for him. Always adjust the position of the book so that the title of the chart is in the correct position for the prospect. This is not solely to facilitate his reading of the title but because the charts are so drawn as to be most forcible when looked at from this position.

When stating the numerical or monetary value of a bar on a chart, *indicate the bar* with your pencil rather than the figures at the bottom.

WHEN "INDICATING" A BAR WITH A PENCIL, START THE POINT AT THE BOTTOM OF THE BAR AND MOVE IT SLOWLY UPWARDS TO THE TOP. *THIS IS MOST IMPORTANT.* HOLD THE PENCIL FIRMLY AND LET THERE BE NO DOUBT AS TO WHICH BAR YOU ARE INDICATING. DO NOT WAVE THE PENCIL OVER THE PAPER WHEN INDICATING A BAR OR TALKING ABOUT IT; KEEP YOUR PENCIL ON IT

† At all times, by means of your pencil, keep the prospect's eye on the chart and not on the figures.

One of the main features of a chart is the comparison that it affords. Never lose the opportunity of indicating a comparison. (For example: on a policy chart, the large covering obtained for the comparatively small premium.) All that you need to do is to suggest to the prospect that he note the comparison and at the same time point to it with your pencil.

You will find that, for emphasis, you can use the words "Now look!" very effectively when indicating a bar on a chart. Immediately follow this exhortation by running your pencil up the bar and stating its significance. Example: "Now look! You receive \$10,000——".

REMEMBER! WHEN YOU PLACE A CHART IN FRONT OF A PROSPECT YOU WILL IMMEDIATELY SECURE HIS ATTENTION. HE WILL NOT UNDERSTAND IT, HOWEVER, *UNTIL YOU EXPLAIN IT.* DO THIS SLOWLY AND CAREFULLY AND ALLOW AMPLE TIME FOR HIS MIND TO APPRECIATE THE MEANING. DO NOT MAKE THE MISTAKE OF ASSUMING THAT BECAUSE THE CHART IS OBVIOUS TO YOU THAT IT MUST ALSO BE IMMEDIATELY CLEAR TO HIM. THE FACT THAT IT HAS TO BE EXPLAINED TO HIM IS ONE OF THE STRONG POINTS OF THIS PLAN OF SELLING. YOU CONTROL THE INTERVIEW. THE PROSPECT CANNOT THINK AHEAD OF YOU, NOR WILL HE INTERRUPT YOU

It is most important not to argue nor to make very strong assertions with reference to the facts of the chart you are demonstrating. The reason for this is that, by the skillful use of your pencil, you may guide your prospect on from point to point, being perfectly certain that the chart itself, with your simple explanation, is conveying its meaning far more clearly than your words or arguments ever could. The prospect's mind will be awakened to the full meaning of the facts shown by the chart and he will arrive at the conclusions you desire *as though they were his own.*

DURING A CANVASS DO NOT RELINQUISH YOUR BOOK OF CHARTS TO THE PROSPECT. DO NOT SHOW THE PROSPECT ANY MORE CHARTS THAN ARE NECESSARY TO PROVE YOUR POINT. HAVING DEMONSTRATED A CHART, CLOSE YOUR BOOK AND PROCEED WITH THE CANVASS. YOU ARE NOT THERE TO SHOW CHARTS; YOU ARE THERE FOR THE PURPOSE OF SELLING INSURANCE. IN THIS THE CHARTS WILL PROVE A WONDERFUL AID, BUT DO NOT EXPECT THEM TO PERFORM THE WHOLE PROCESS; YOU MUST STILL BE A SALESMAN

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FINALLY, UNTIL YOU HAVE THOROUGHLY MASTERED THE CHARTS, DO NOT ATTEMPT TO USE THEM. PERFECT YOUR DEMONSTRATION BY CHARTS, BEFORE YOU CALL UPON THE FIRST PROSPECT

The force of all these points will be more clear when you come to demonstrate the charts themselves.

THE DIVISION OF THE CHARTS INTO GROUPS

To facilitate the study of these charts, for the sake of ready reference, and because they naturally fall into groups, the charts in this collection have been divided into three sections—Series A, B, and C. Any additional charts which may be published from time to time will be given numbers under the series to which they belong. This will permit you to keep adding to your collection of “Graphic Selling Charts.”

Charts of Series A deal with points of vital, human interest. They are constructed from the very arguments you use every day in the canvass of your prospects. By showing them to the prospect in chart form, and explaining them, you are appealing not only to the ear but, at the same time, to a stronger sense organ—the eye.

Charts of Series B deal with the different policies and lay these before the prospect clearly and stripped of all unnecessary detail.

Charts of Series C deal with the various clauses, privileges and options in the policy contracts. These provide many strong selling points which you must not overlook.

GRAPHIC SELLING CHARTS

SERIES "A"

Sixteen colored graphs dealing with General Facts and points of Vital Human Interest, providing, clear, strong, and convincing illustrations of the arguments used by every Agent.

AN INSURABLE ASSET

Bar X on this diagram represents a man's full lifetime: Youth, Productive Period, and Old Age.

The man who buys insurance has entered upon the productive period of his life. When approached by the agent he may just have entered this period, he may be half way through, or he may be nearing the end.

Point out to him that during the period that is past (colored red) he has earned money, —salary, wages or fees; upon this money he has lived, supported his family, and probably conserved a certain amount. The squares designated A, B and C represent these assets, which may include any or all of the following: house, stocks and bonds, real estate, factory and machinery, stock-in-trade, an automobile, etc.

In the future part of his productive period of life, (shaded pink) IF HE LIVES he will repeat this process, without doubt, to greater advantage and better result. His total earnings during this future period will amount to a large sum, of which he again will conserve a goodly part (shown by D, E and F) for his own future use and to provide for his dependents when he dies.

Suggest a definite sum as the Prospect's total future earnings (e. g. 10 years more of productive life at \$5,000 per year—\$50,000) and fill the amount in in the blank provided, This is the sum for which he should insure; it is what he would earn *if he lives*. But, *will he live?* These future earnings represent an insurable asset which should be as fully protected as his other assets.

Now, what protection has he provided for his other assets? (Point here with your pencil to A, B or C). If his house were gutted by fire tonight, would it be a dead loss? Why, no; he carries 80% Fire Protection.

Are his stocks and bonds left at the mercy of the wind and rain, or exposed to theft? Why, no; 100% protection is provided by a safety deposit box.

His automobile? Protected against fire, theft and damage—100%.

His factory, machinery or stock-in-trade? His banker *insists* on adequate fire protection before extending credit.

Indicate Bar "Y"—This bar represents 1260 Fire Insurance policies, out of which there is an average of *one* claim (point to red dot). He protects *fully* against these odds!

Indicate Bar "Z"—This bar represents 1260 Life Insurance policies, out of which there are *twelve hundred and sixty claims!*

If he must "take a chance," don't take it on his life—the dice are loaded!

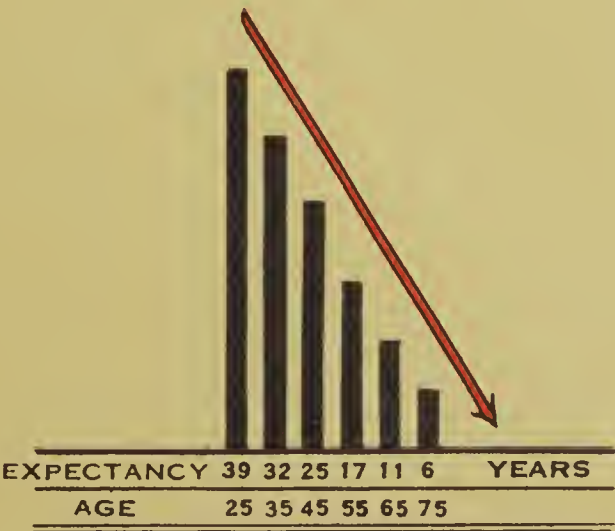
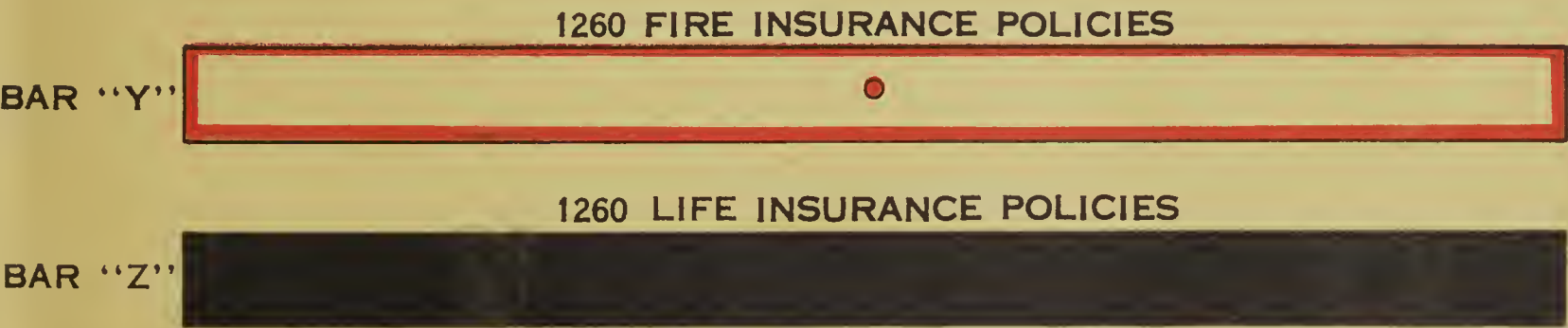
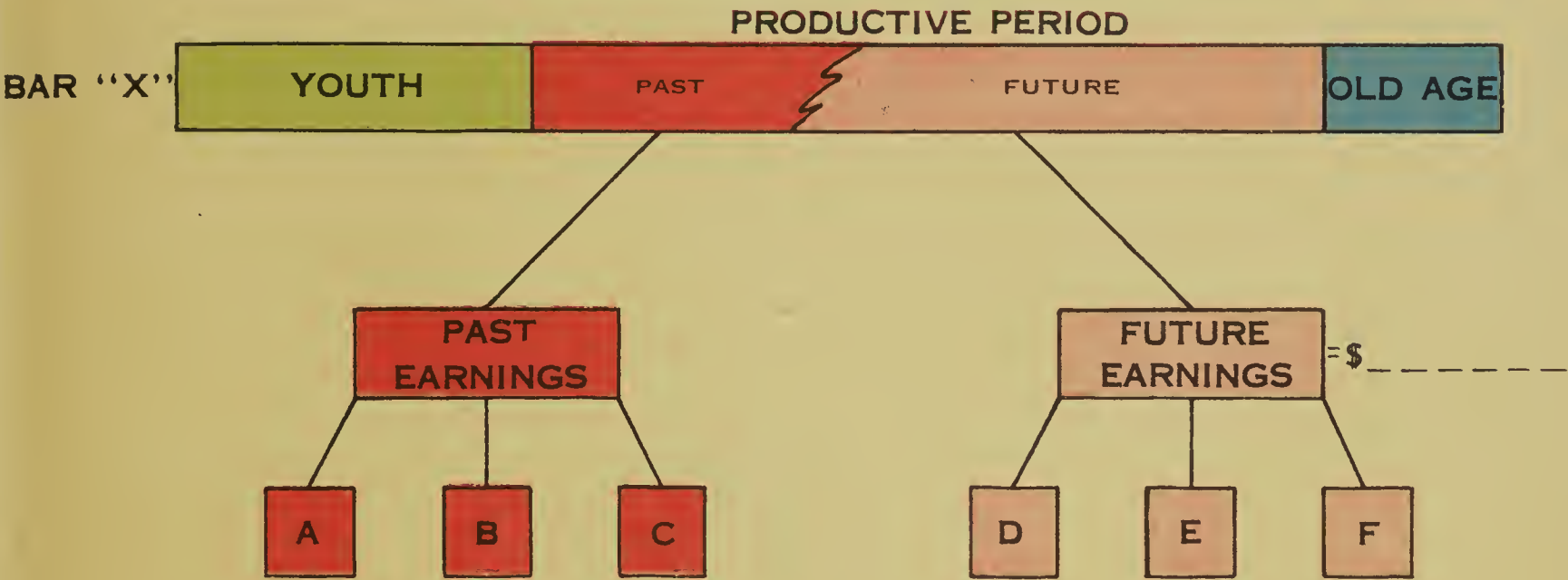
Press here for a close.

Develop your own talk on this chart and practice it thoroughly before using it. This chart may be constructed during the canvass, with a pencil and blank sheet. If you use it in this manner, make your talk keep pace with your diagram as you draw it.

Your prospect's attention will be held from start to finish.

The small chart at the bottom gives the "expectancy" for different ages. It is a reduction of Chart A-No. 5.

AN INSURABLE ASSET



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FIGURE IT OUT YOURSELF

"I have all the insurance I need."

Use this diagram to meet this and similar objections.

Tell the prospect that by filling in the blanks, the diagram at the bottom will show whether he really carries enough or not. His curiosity will be aroused.

Place the sheet in front of him, asking him to fill in the blanks. If he hesitates, start filling them in yourself, and he will soon join in. Assume the answer to any point that he will not answer.

This canvass consists in getting the prospect to fill in, on the Budget form provided, the minimum amounts on which his family could decently live *when deprived of his support*.

The Budget used here is in its simplest form and is self-explanatory. Curiosity to see how the diagram operates will be sufficient inducement for the prospect to fill in the blanks.

When the Budget has been completed, the diagram will give the approximate percentage of the prospect's present income which he should apply to additional insurance in order to provide the required balance.

An example will now best illustrate the use of the diagram..

Suppose that point No. 12, the Balance Required, shows that \$100 per month is necessary, and that point No. 13 shows that this amount represents, say, 20% of the prospect's monthly income: You would then place your pencil on the 20% mark on the Red Bar and follow the arrow around to the Blue Bar. The figure under the Blue Bar (in this case 10%) represents the percentage of his present income that he should apply to additional insurance, in order to provide the required \$100 per month.

This diagram is based on a premium of \$30.00 per \$1000 insurance, and a yield of 6% from this capital when invested. In the example above, for instance, the prospect is in receipt of an income of \$6000 per annum. He desires to leave 20% of this, or \$1200 a year. The Blue Bar shows that he should invest 10% of this income, or \$600 a year, in insurance. At \$30 per \$1000 this would buy him \$20,000, which at his death, invested at 6%, would yield the required \$1200.

The lower line of figures under the Blue Bars are the percentages of income required, based on insurance at \$40 per \$1000, and are, therefore, applicable to older men.

Figure out a few examples for yourself, before putting this up to your prospects.

Used intelligently, this diagram will afford you the opportunity of getting down to "brass tacks" with any prospect. It arouses his curiosity and interest. Should the percentage required as annual deposit prove too much for the prospect to meet immediately, start him on a program.

Your stenographer will prepare you similar budget forms, neatly typed, to attach to the diagram, covering the blank printed thereon.

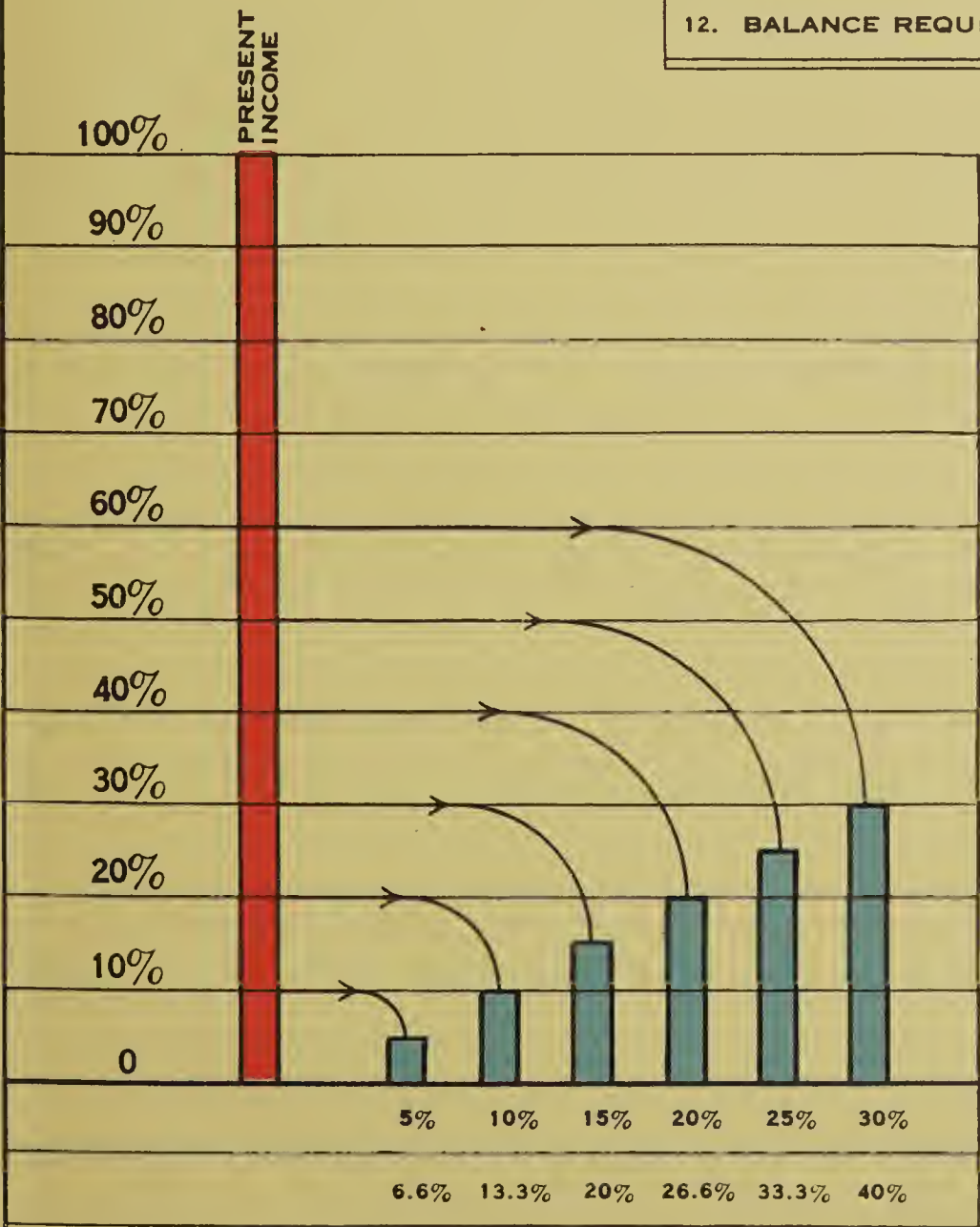
FIGURE IT OUT YOURSELF

MONTHLY BUDGET

	CR.	DR.
1. FOOD	\$	
2. RENT	\$	
3. CLOTHES	\$	
4. COAL	\$	
5. GAS AND LIGHT	\$	
6. DOCTOR AND DENTIST	\$	
7. EDUCATION	\$	
8. LUXURIES	\$	
9. MISCELLANEOUS	\$	
10. TOTAL	\$	
11. ALREADY PROVIDED		\$
12. BALANCE REQUIRED		\$

PLACE OPPOSITE EACH ITEM THE AMOUNT THAT YOUR DEPENDENTS WILL NEED WHEN YOU ARE GONE.

THE DIAGRAM WILL THEN SHOW YOU THE PERCENTAGE OF YOUR PRESENT INCOME WHICH, INVESTED IN LIFE INSURANCE, WILL SUPPLY THEIR NEEDS.




13. WHAT PERCENTAGE IS THIS BALANCE OF YOUR PRESENT INCOME _____%

- A. SELECT ON THE RED BAR THE PERCENTAGE SHOWN IN NO. 13 AND FOLLOW THE ARROW.
- B. THE BLUE BAR REPRESENTS THE APPROXIMATE PERCENTAGE OF YOUR PRESENT INCOME WHICH SHOULD BE SET ASIDE TO MEET THIS OBLIGATION.

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THE AMOUNT OF PARTICIPATING INSURANCE THAT \$100 WILL BUY ON VARIOUS PLANS—AGE 35

The horizontal scale of this chart gives the various plans of insurance. The vertical scale states the amount of each kind that the sum of \$100 per annum will purchase.

When demonstrating this chart, indicate the bars in the usual manner. (See page  paragraph 1.)

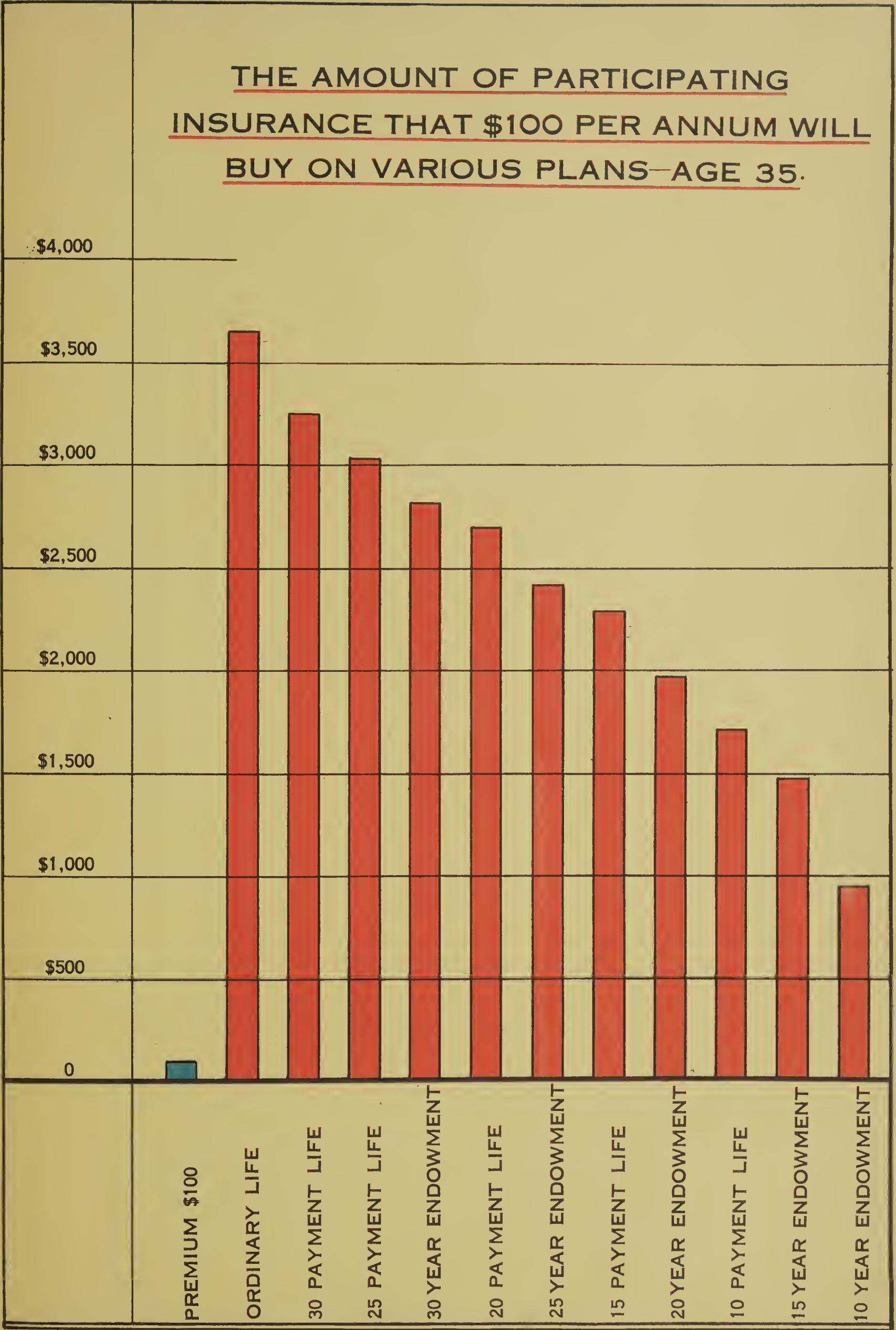
The small Blue Bar represents the annual premium of \$100.

Each of the succeeding Red Bars represents the amount of insurance on various plans that the aforementioned premium will purchase.

This chart may be used particularly to influence the man who, from mistaken ideas, considers that he should have—let us say—a 20 Year Endowment Policy when his case really calls for large covering and he should have an Ordinary Life Policy. After explaining to him why his case calls for large covering, you may use the chart to finally convince him.

The comparisons shown here are extremely instructive.

THE AMOUNT OF PARTICIPATING
INSURANCE THAT \$100 PER ANNUM WILL
BUY ON VARIOUS PLANS—AGE 35.



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WE ALL MUST DIE

CHART SHOWING EXPECTANCY OF LIFE FOR VARIOUS AGES

This chart has two horizontal scales, one showing the age and the other the corresponding "Expectancy" of life. The vertical scale corresponds to the upper horizontal scale.

15

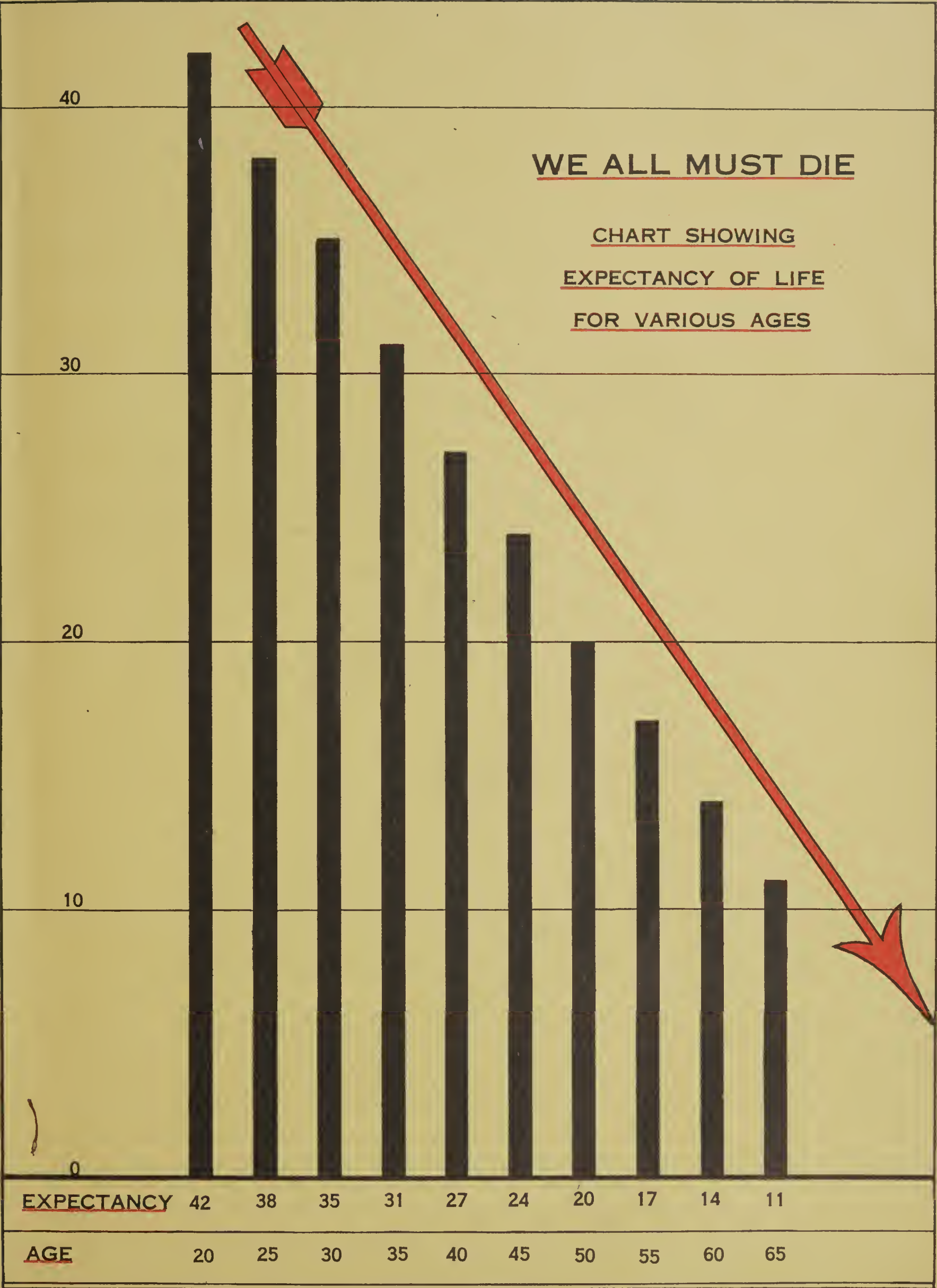
When demonstrating this chart, indicate the bars in the usual manner. (See page paragraph 1).

The purpose of this chart is to show that, inevitably, death overtakes every man.

Each bar represents the Expectancy of Life of men of the ages shown in the lower horizontal scale. For instance the Expectancy of a man 40 years old is 27 years.

Show the man who is willing to "take a chance on dying" that there is no "chance" about it. When the arrow reaches the base line we are *all* dead.

To the prospect who ends the canvass with the statement that he "will think the proposition over," this chart, followed by A No. 5, will give him something to "think over" and will give you a chance to continue to canvass with a better hope of closing.



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THE INCREASING COST OF INSURANCE

COMPARISON OF PREMIUMS AT DIFFERENT AGES

The horizontal scale gives the various ages. The vertical scale is a guide as to the amount of the premium.

When demonstrating this chart, indicate the bars in the usual manner. (See page 15 paragraph 1.)

The bars show a comparison of the cost of insurance at the various ages. They demonstrate very forcibly how the premiums, taken at five years intervals, increase.

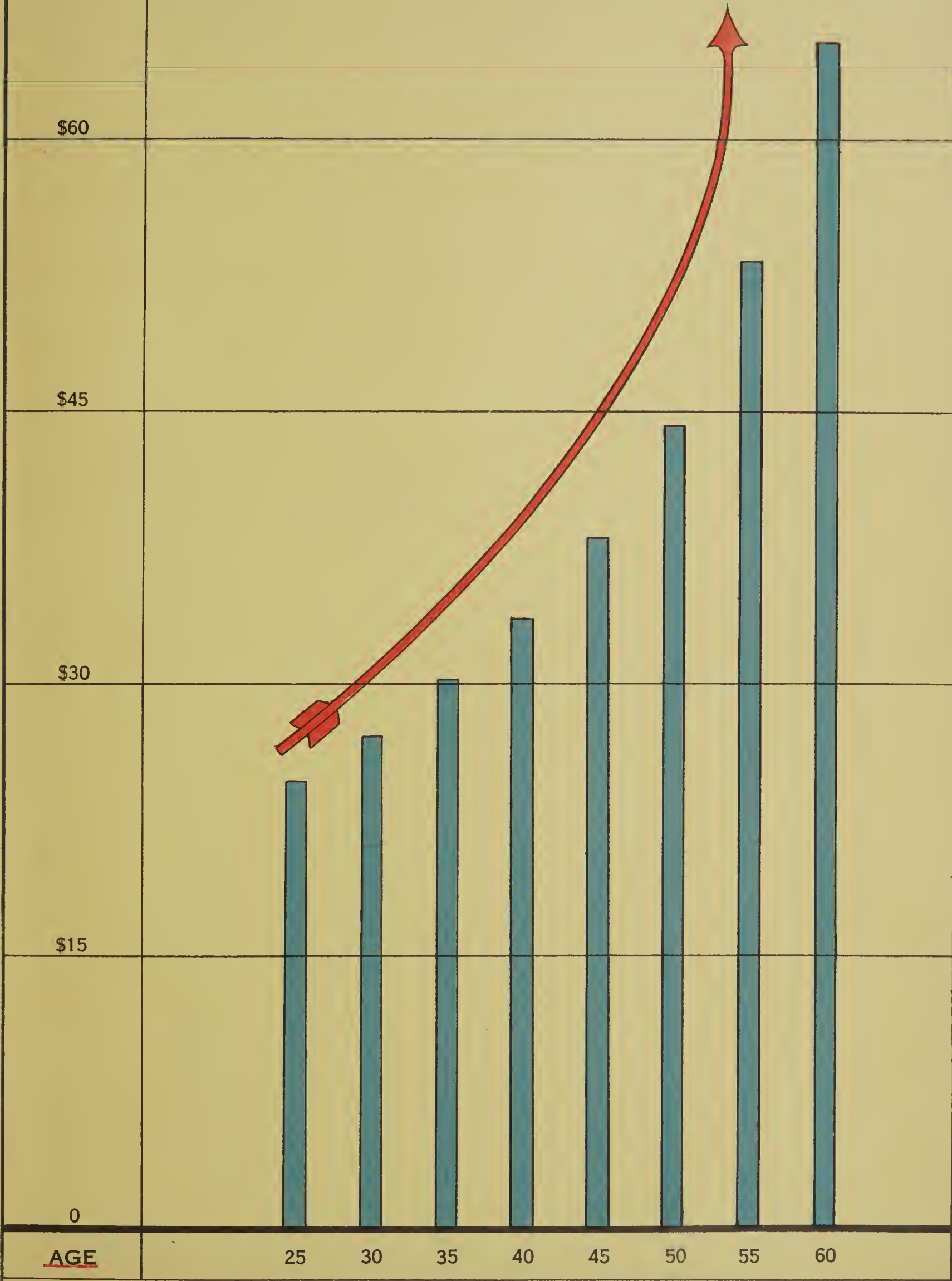
It is important to remember that the chance of the prospect being able to purchase insurance at later ages diminishes rapidly.

You will find that this chart will help you to "close" the man who habitually postpones. It can be most effectively employed immediately after Chart A No. 4.

The premiums shown are those of a non-participating 20 Payment Life Policy but the proportion holds good for any kind of insurance.

THE INCREASING COST OF INSURANCE

PREMIUMS AT DIFFERENT AGES



PERCENTAGES OF DEATHS FROM MOST COMMON DISEASES

This chart classifies the most common causes of death amongst those who carry life insurance; it divides policyholders into 3 groups and shows the effect of the most common diseases on the mortality of each group.

The horizontal scale lists the diseases; the vertical scale gives the percentage of those who succumb to each particular disease.

Green Bars—Group “A”—Young Lives—Age at Entry 15 to 29;

Red Bars—Group “B”—Older Lives—Age at Entry 30 to 44;

Blue Bars—Group “C”—Oldest Lives—Age at Entry 45 and over.

Two examples will now show you most clearly how to read the chart.

Consider Typhoid Fever—We note that of Group “A” (Green) 14% of those who die, succumb to this disease; of Group “B” (Red) 7% and of Group “C” (Blue) 2%.

If we now consider T. B. of the Lungs, it will be noted that this disease claims of Group “A” 22%, of Group “B” 12% and of Group “C” 5%.

You can use this chart to splendid advantage when placing rated up policies or those issued with liens. It shows the prospect the reason why the company has to be cautious in certain cases.

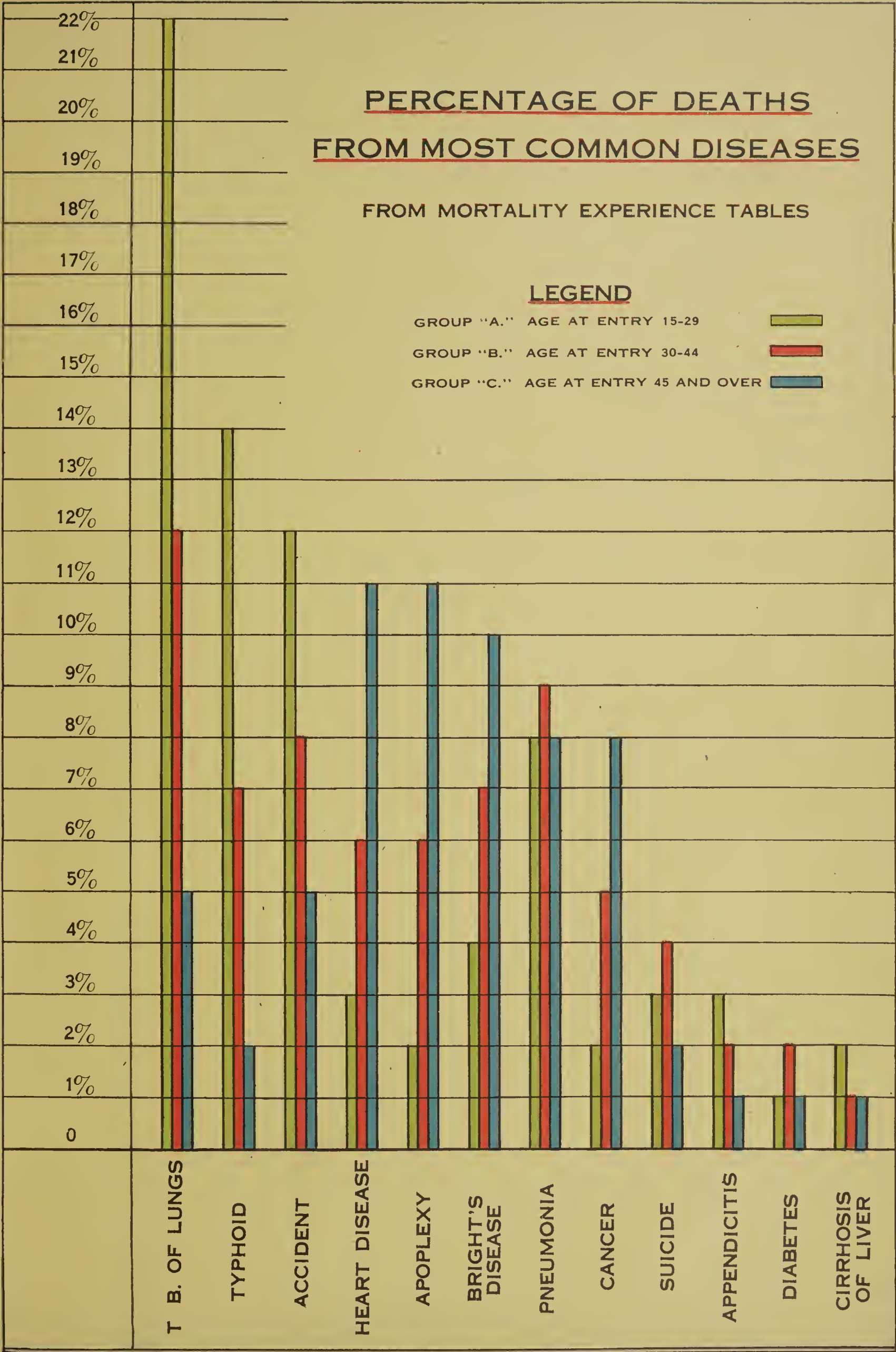
The young man whose family history shows T. B., when shown this chart, will not only appreciate the good reason for the lien on his policy but will be only too glad to have it under any condition.

PERCENTAGE OF DEATHS
FROM MOST COMMON DISEASES

FROM MORTALITY EXPERIENCE TABLES

LEGEND

- GROUP "A." AGE AT ENTRY 15-29
- GROUP "B." AGE AT ENTRY 30-44
- GROUP "C." AGE AT ENTRY 45 AND OVER



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CAN YOU AFFORD MORE INSURANCE?

ONE CIGAR A DAY AT 15 CENTS WILL PAY FOR \$1500 OF INSURANCE

The horizontal scale gives "Years," the vertical scale "Dollars."

When demonstrating this chart, indicate the bars in the usual manner.

The chart shows in a very forceful way how certain small extravagances amount to unbelievably large sums, the illustration taken being one 15c cigar per day for 20 years.

The first Blue Bar represents \$54.75, a year's expenditure at 15c per day. The remaining Blue Bars show how this amount increases until at the end of 20 years it amounts to nearly \$1100.

You can best indicate this climb by drawing your pencil point along the tops of the Blue Bars.

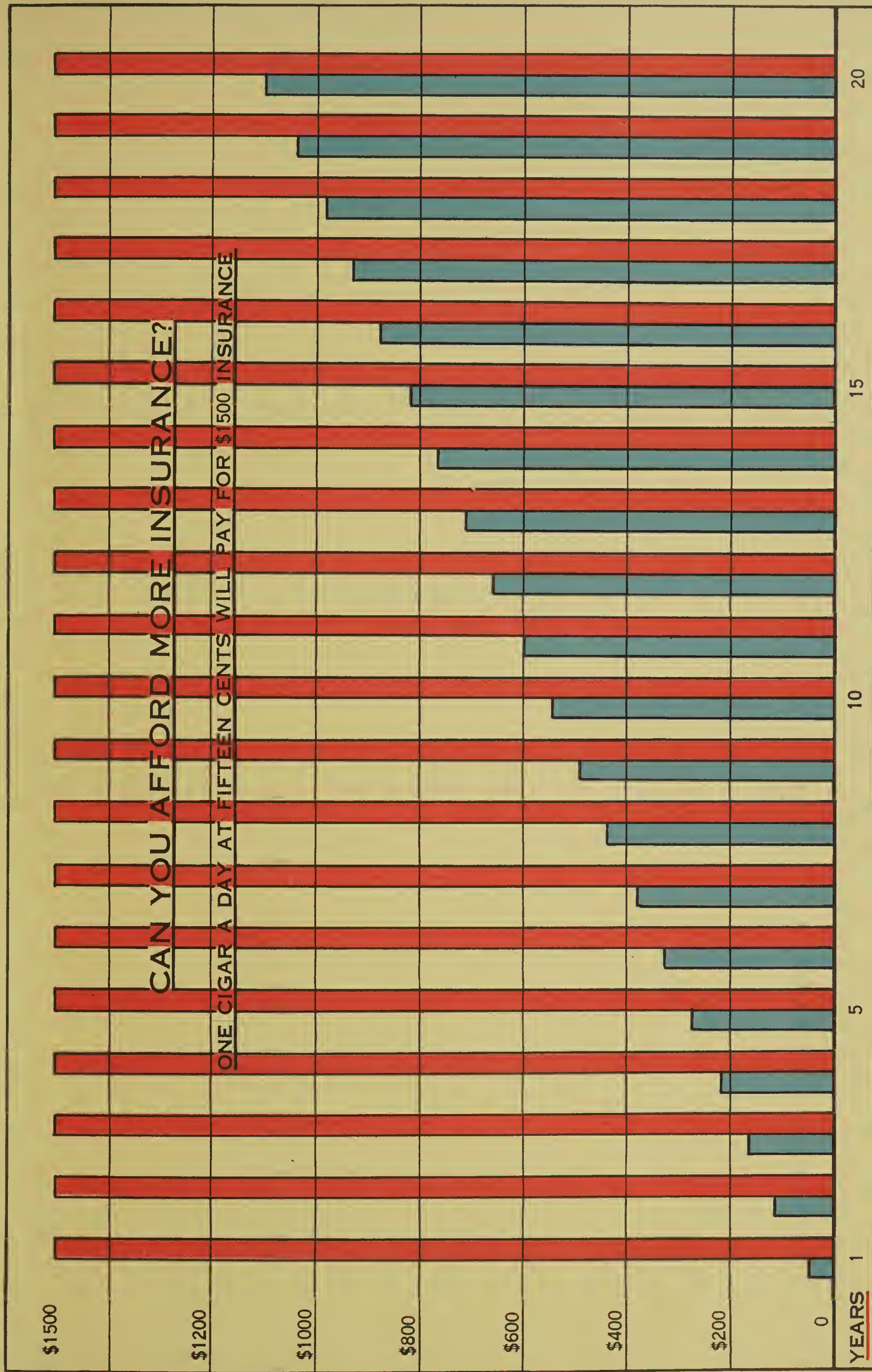
The Red Bars indicate the approximate amount of insurance which could be purchased on the 20 Payment Life Plan for a similar outlay.

The prospect should be impressed with the fact that such an insignificant amount as 15c per day would keep him covered for so much insurance and he will admit to you that he could enumerate many such small items on which he dissipates 15c per day or more.

The idea of the chart is *not* to suggest that your prospect should forego his daily cigar but to show him that when he said he "could not afford insurance" he had never really appreciated its cheapness. Not one man in a hundred realizes that for 15c a day he can insure for \$1500.

The primary object of this chart is to stifle the excuse: "I can't afford any more insurance" by showing how cheap it really is. When it is *only an excuse*, the prospect will find it harder to insist in his attitude after seeing this chart.

The prospect may not have the ready money to pay the first premium, but after a proper appreciation of the fact illustrated by this chart, should be willing to commence systematic saving with a view of taking on more insurance.



15 CENTS A DAY IS \$54.75 A YEAR. AT AGE 35 THIS WILL PAY FOR \$1500. PARTICIPATING 20 PAY LIFE INSURANCE.

DO YOU CARRY ENOUGH INSURANCE?

THE CAPITALIZED VALUES OF VARIOUS ANNUAL INCOMES

In this chart there are two horizontal scales, both at the top. The upper of these corresponds to the Red Bars and represents estates from \$200,000 to \$33,300. The lower scale corresponds to the Blue Bars and represents the income from these estates at six per cent per annum.

This chart is drawn on a distorted scale known as a "Logarithm." This is necessary on account of the fact that had the "Natural Scale" been used, the Red Bars could not have been contained on the paper. Logarithm Charts, however, retain the correct proportions.

When demonstrating this chart, indicate the bars in the usual manner.

Many men who carry \$5,000 to \$10,000 Life Insurance and think they have ample protection, have never considered the insufficient income that this would yield.

This chart will assist in meeting the old excuse "I carry enough insurance already." Point out to the prospect that if he is in receipt of an income of, (say), \$10,000 (Blue Bar) and he desires to leave that much to his dependents, he must provide an estate of \$166,000 (Red Bar).

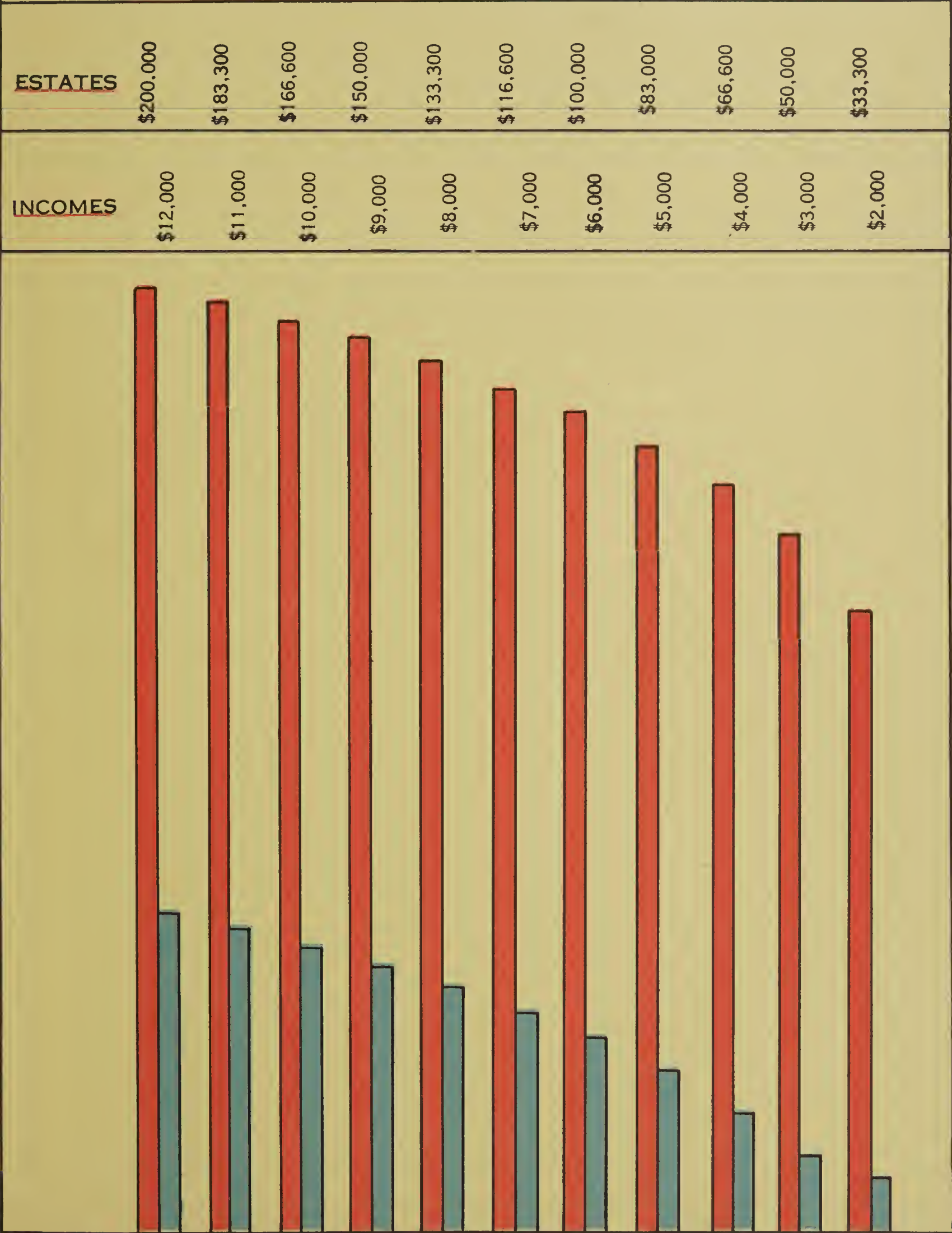
As he would not need to leave such an income, you can then suggest the minimum which his family could exist on, \$4,000 (Blue Bar) for example, and proceed to show him that this calls for an estate of \$66,000 (Red Bar).

Point out that insurance is the cheapest, surest and easiest way in which to create an estate.

The Red Bars may also be considered as the value of a man's brain as they represent during his life the capital he employs to produce his present income. This capital should be protected by insurance.

DO YOU CARRY ENOUGH INSURANCE?

THE CAPITALIZED VALUE OF VARIOUS ANNUAL INCOMES



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HOW MUCH INSURANCE SHOULD A MAN CARRY?

The object of this chart is to provide an answer to the question "How much should a man put into insurance?" This question often takes other forms such as—"How much should a man leave his dependents?" or "How much insurance should a man carry?" The chart provides an answer to each of these queries.

An exhaustive study of thousands of family budgets has been necessary in order to obtain the data for a satisfactory solution of this problem. The families considered consisted of two adults and two children.

On deciding the amount that a man should put aside in order to provide a suitable income for his dependents due regard was paid to the necessary normal expenditures which have to be met during an assured's lifetime.

The upper horizontal scale states the value of each bar in "Dollars."

The middle horizontal scale gives the equivalent monthly income of the amounts under the Green Bars.

The lower horizontal scale gives the amounts of insurance in thousands of dollars which, at 6% interest would provide the income shown by the Green Bars.

The vertical scale corresponds to the upper horizontal scale.

The Red Bars represent various present incomes starting from \$10,000 and graded down to \$1,500 per year.

The Yellow Bars represent the amounts which should be set aside out of these incomes for insurance purposes.

We now assume that these savings be invested in Participating Ordinary Life Insurance. The capital thus provided, at 6% would yield the income on which the dependents must live, shown by the Green Bars.

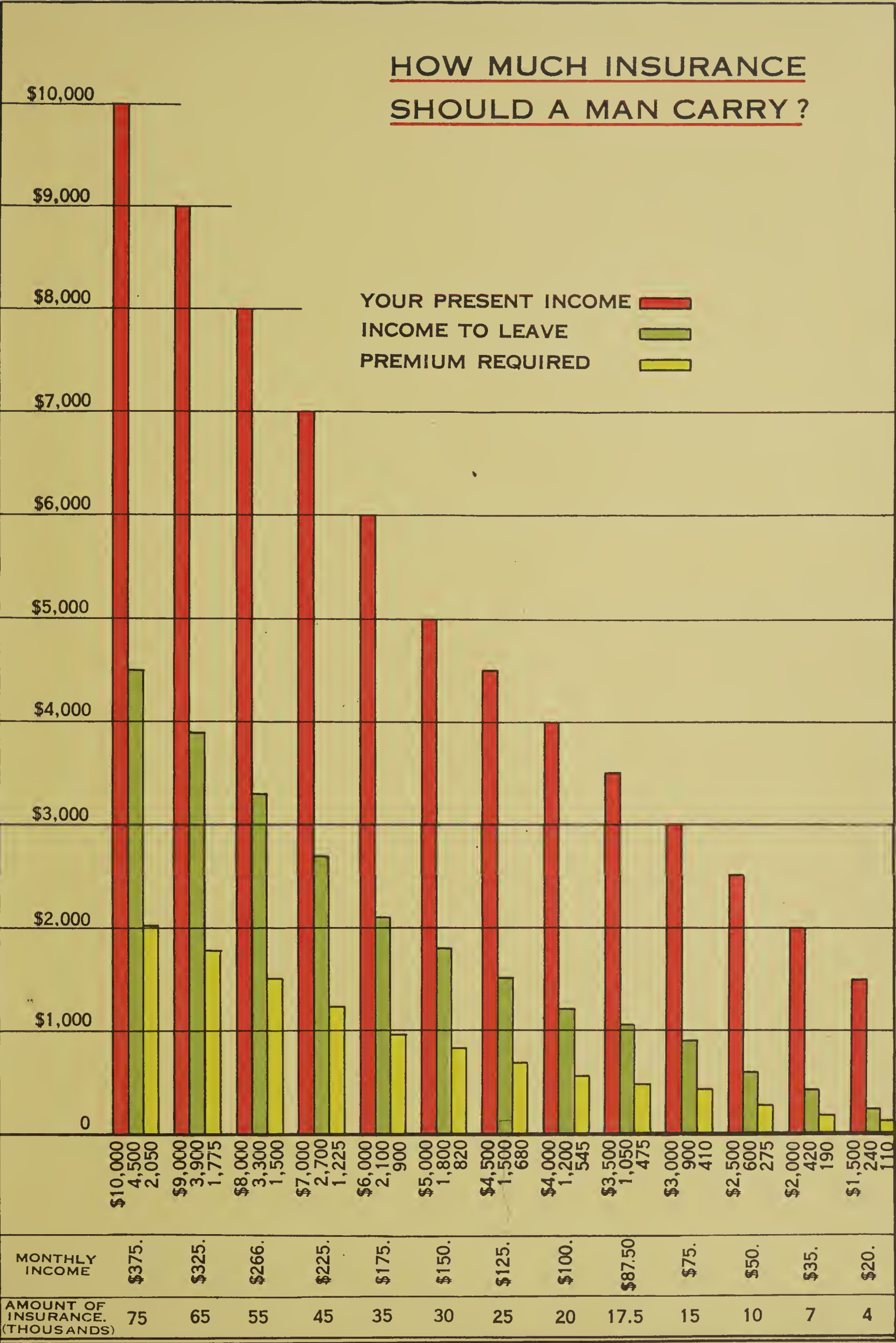
In arriving at the amount of insurance obtainable for the premiums shown by the Yellow Bars the Assured is taken to be 35 years of age.

Illustration: Consider the case of a man whose present income is \$6,000 per year, represented by the Red Bar—It is possible for him to set aside \$910 a year (Yellow Bar) for purpose of insurance. By so doing he guarantees his family an income of \$2,000 a year, shown by the Green Bar.

This chart has proved of great value to Life Salesmen. The prospect sees the contrast between the Red Bar representing his present income and the Green Bar representing the income on which his family must live when he is dead. It puts the case up in its strongest light.

Use this chart on the man who considers that he already carries enough insurance.

HOW MUCH INSURANCE SHOULD A MAN CARRY ?



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A COMPARISON—FIRE INSURANCE AND LIFE INSURANCE ILLUSTRATED BY A PARTICIPATING 20 PAY LIFE POLICY—AGE 35

\$50 INVESTED IN EACH ANNUALLY

This chart has two horizontal scales, one representing “Years” and the other representing “Dollars.” The vertical scale corresponds to the upper horizontal scale.

When demonstrating this chart indicate the bars in the usual manner.

Agents frequently encounter prospects who will admit belief in fire insurance but pretend not to see the advantages afforded by life insurance. No sane person would for a moment question the value of, or need for, adequate fire insurance protection so that, if we can show a favorable comparison between life insurance and an article of such unquestioned merit, we are presenting a strong and sound argument in its favor.

The case is taken in this chart of a man who annually invests \$50 in fire insurance and compares him with a man who places a similar amount in life insurance.

The Blue Bars represent the fire insurance premiums paid by the end of the year shown on the lower horizontal scale. The Hollow Blue Bars represent the Returns from the fire policy in event of cancellation—Nil.

The Light Red Bars represent the life insurance premiums paid in the same time and the Dark Red Bars show the paid-up insurance value of the life policy.

For example: At the end of the 10th year, the Blue Bar shows the first man as having paid \$500 into a fire insurance company and on cancelling his contract receiving nothing in return, shown by the Hollow Blue Bar. The Light Red Bar shows that the other man at the end of the 10th year would have paid a similar amount into a life company but who desiring similarly to cancel his contract, would obtain \$690 in paid-up insurance, as shown by the Dark Red Bar.

Five year, fifteen year and twenty year periods are also shown.

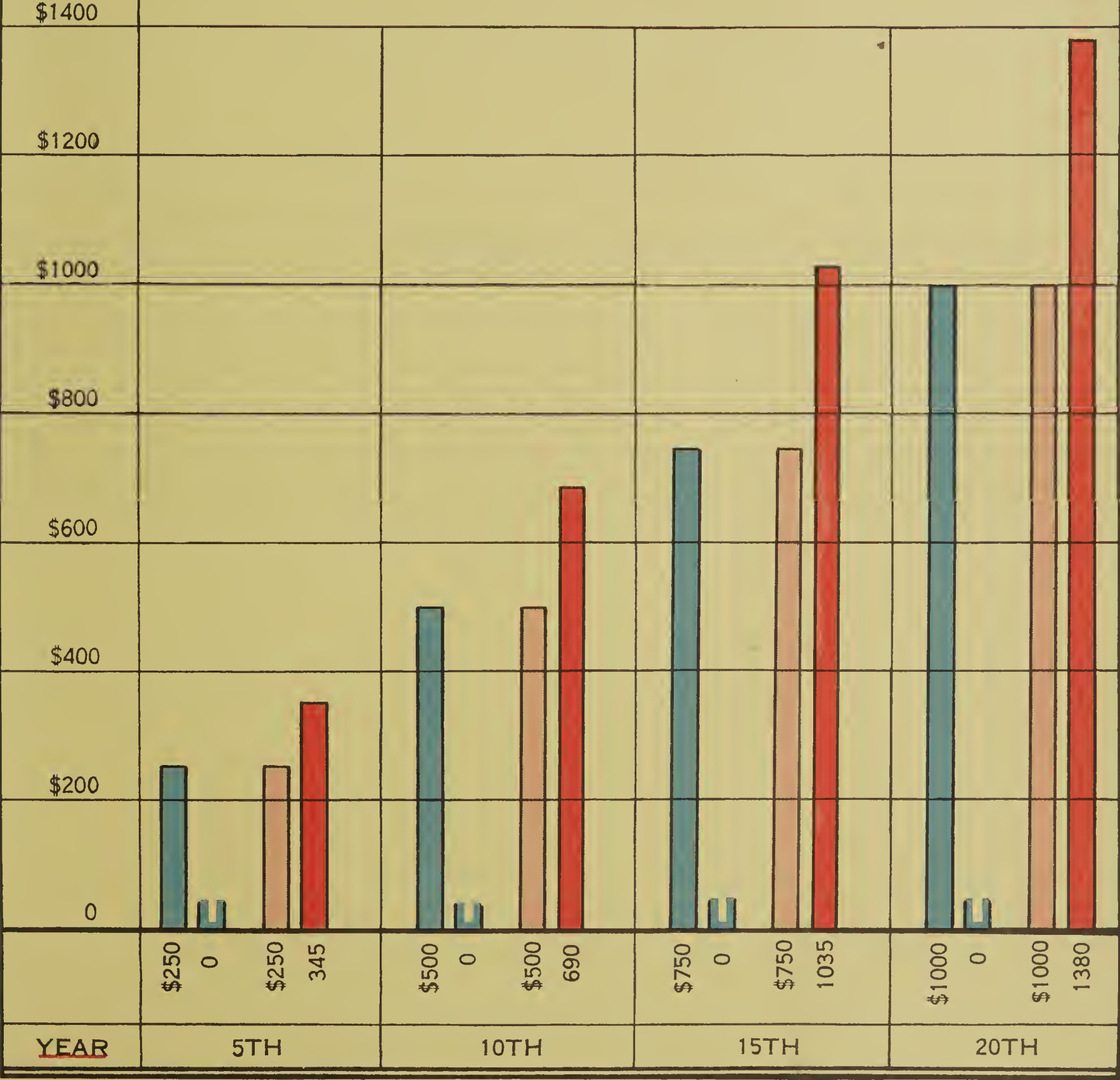
Before demonstrating this chart, you must secure the admission from the prospect that he is a believer in fire insurance. When the chart is demonstrated, the comparisons made should render it difficult for the prospect to repeat his original statement, namely: his disbelief in life insurance.

Term insurance is so similar in effect to fire insurance that you will often use this chart when you desire to dissuade a prospect from this form of protection if it is not suitable to his requirements.

A COMPARISON – FIRE INSURANCE
AND LIFE INSURANCE

ILLUSTRATED BY A PARTICIPATING 20-PAYMENT LIFE POLICY
AGE 35

\$50 INVESTED IN EACH ANNUALLY



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IF YOU SHOULD DIE?

LIFE INSURANCE VERSUS OTHER INVESTMENTS

This chart is designed to show the advantages of life insurance over other investments in the event of possible death.

The horizontal scale gives "Years" and the vertical scale "Dollars."

When demonstrating this chart, indicate the bars in the usual manner.

The Blue Bars show how the sum of \$100 deposited annually in the Savings Bank at 4% compound interest increases from year to year.

The Red Bars show that for a \$100 premium a man age 35 can protect himself for approximately \$3,660 on the Participating Ordinary Life Plan and by applying his dividends to the purchase of paid-up additions this "cover" will gradually increase to about \$4,400 at the end of 25 years.

The difference in length of the Blue and the Red Bars demonstrates very forcibly that should death occur before the end of 25 years the man carrying insurance is greatly ahead of his friend who deposits his money in the bank.

This chart should be used on the prospect who "prefers other forms of investment." After showing the chart, you should explain that whether he invests his money at 4%, 5%, 6% or 7%, the same theory applies, namely: he must have a *guarantee* of a certain span of life before he can consider any ordinary investment equal to life insurance.

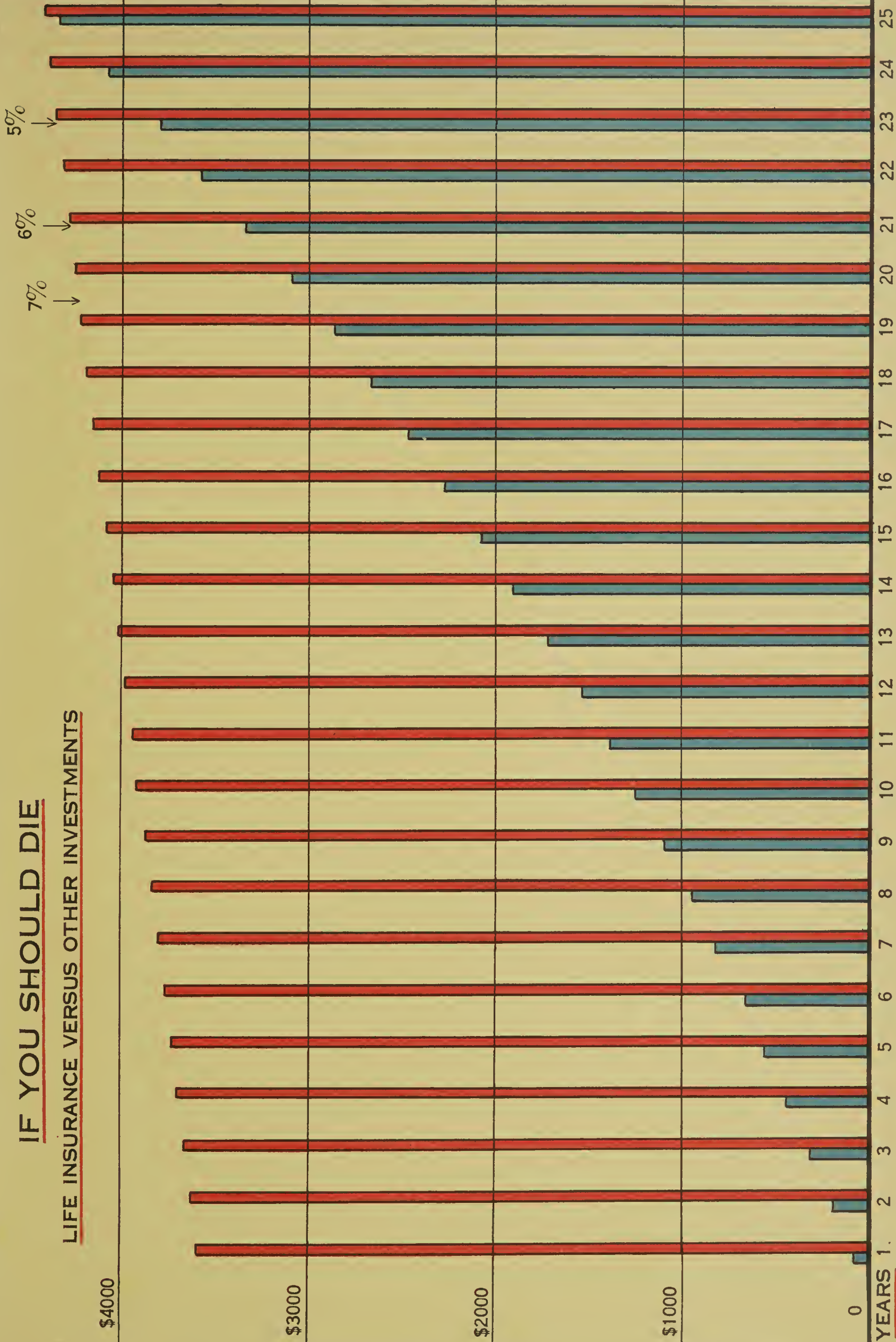
The arrows show when \$100 at other rates of interest compounded annually, becomes equal to insurance: 5% in about 23 years; 6% in about 21 years; 7% in about 19½ years.

If he "knows" that he will live for 25 years, then the Bank at 4% is as good as life insurance. But, has he this guarantee?

If he "knows" that he will live for 21 years more, then a 6% investment is as good as life insurance. Not Unless!

IF YOU SHOULD DIE

LIFE INSURANCE VERSUS OTHER INVESTMENTS



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THE VALUE OF THE LOAN FEATURE

ILLUSTRATED BY A PARTICIPATING 20 PAYMENT LIFE POLICY—AGE 35

This chart is designed to impress the prospect with the value of the loan accommodation offered by insurance companies.

The horizontal scale consists of a complete description of each bar and is more in the nature of a "Key" to the chart than a "Scale."

The chart itself is divided into six sections.

When demonstrating this chart indicate the bars in the usual manner. The explanation of it is as follows:

First Section: Bar "A" represents the face value of the policy.

Bar "B" represents the annual premium.

Second Section: During the sixth policy year, the Assured desired to meet a mortgage payment. He applied for a loan on his policy.

Bar "C" represents the amount of the loan he secured from the company.

Bar "D" (solid green) represents his payment of this money on the mortgage.

Bar "D" (hollow green) represents the unpaid balance of the mortgage.

Third Section: During the 11th Policy year, the Assured decided to make a further payment on the mortgage and applied for another loan on his policy.

Bar "E" (dark yellow) represents the second loan, the whole Yellow Bar being his total loan to date.

Bar "F" (solid green) represents his total payments on the mortgage to date.

Bar "F" (hollow green) represents the yet unpaid balance of the mortgage.

Fourth Section: Indicate by Bar "G" how the Assured again borrows from the insurance company in the 18th Policy year the amount shaded dark yellow, making a total loan as represented by the whole Yellow Bar.

Indicate by Bar "H" the fact that he now has completed his mortgage payments.

Fifth Section: This section shows the situation at the end of the payment period.

Bar "J" represents the cash surrender value of the policy now payable together with accumulated dividends. (Dividends are here assumed to amount to \$2600.)

Bar "K" represents the outstanding loan against the policy.

Bar "L" (yellow section) represents the balance coming to him from the company after deduction of loans.

Bar "L" (green section) represents the value of the mortgage which has been paid off.

Bar "M" (red section) represents paid-up insurance which he could obtain instead of cash; (the dividends and cash surrender value have been converted into paid-up insurance). The green section of this bar again represents the paid-off mortgage.

Sixth Section: This section illustrates the case of death after the 6th year.

Bar "N" represents the claim paid by the company after deducting the first loan made to the Assured.

Bar "P" represents the fact that the estate with this money could complete the payments on the mortgage (shown green) and have, as shown in yellow, a surplus cash balance.

This last section is designed to show that the man who is fully insured can undertake obligations with the knowledge that should he die these will be fulfilled.

It is assumed throughout this chart that the Assured meets his interest payments on his loans when these fall due. You should be prepared to point out that the rate of interest charged on insurance loans is invariably less than on mortgages.

While this chart deals with paying off a mortgage, this is merely by way of illustration. We might just as easily have chosen some business obligation for which loans are required, or some unforeseen family expenditure.

To the prospect who fears that he might need his money at anytime and feels that it would be "tied up" in insurance, this chart is very convincing.

To the man who has undertaken any obligation of importance, this chart will make clear that life insurance will ensure that this obligation will be met whether he lives or dies.

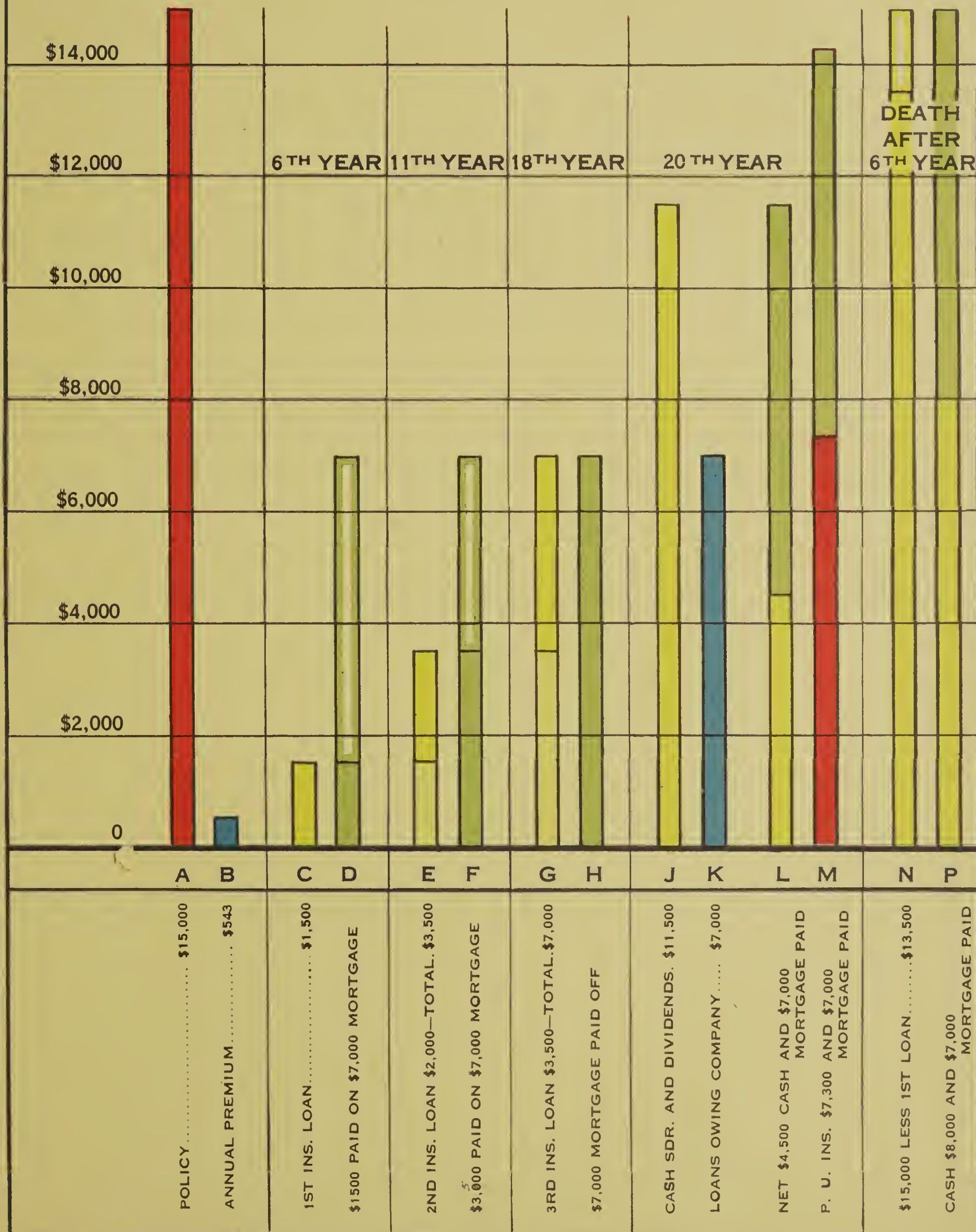
The substantial amount of the loans and their frequency is the strong feature.

You must endeavor to attain great ease and fluency in demonstrating this chart, and should not have to consult the "Legend" at the foot of the chart during a demonstration.

THE VALUE OF THE LOAN FEATURE

ILLUSTRATED BY

A PARTICIPATING 20-PAYMENT LIFE POLICY—AGE 35



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THE GROWTH AND STRENGTH OF OLD LINE INSURANCE COMPANIES IN THE U. S.

ASSETS

This chart is designed to impress the Prospect with the wealth and consequent security of the companies writing Life Insurance in the United States.

The horizontal scale states "Years" and the vertical scale "Billions of Dollars."

Each Red Bar represents the amount in Billions of Dollars, of the aggregate assets of the Life Companies in the year shown in the horizontal scale.

For instance, in 1907 these assets amounted to slightly over three billion dollars and in 1917 were almost six billion dollars.

The final Blue Bar represents the total amount of money in use in the whole United States consisting of coin, bullion and circulation. This affords an interesting comparison.

The amounts shown on this chart are very impressive and demonstrate the wonderful growth of the Life Companies due to the steady and increasing demand for insurance by the Public.

THE GROWTH AND STRENGTH
OF OLD LINE INSURANCE COMPANIES
IN THE U. S.

ASSETS

BILLIONS OF DOLLARS

8
7
6
5
4
3
2
1
0

YEARS

1901 1903 1905 1907 1909 1911 1913 1915 1917 1919 1921

TOTAL MONEY
IN U. S.,
1921

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OF 100 MEN THOSE INCAPABLE OF SELF-SUPPORT AT VARIOUS AGES

There are two horizontal scales for this chart, one giving "numbers" and the other "ages."

When demonstrating this chart indicate the bars in the usual manner.

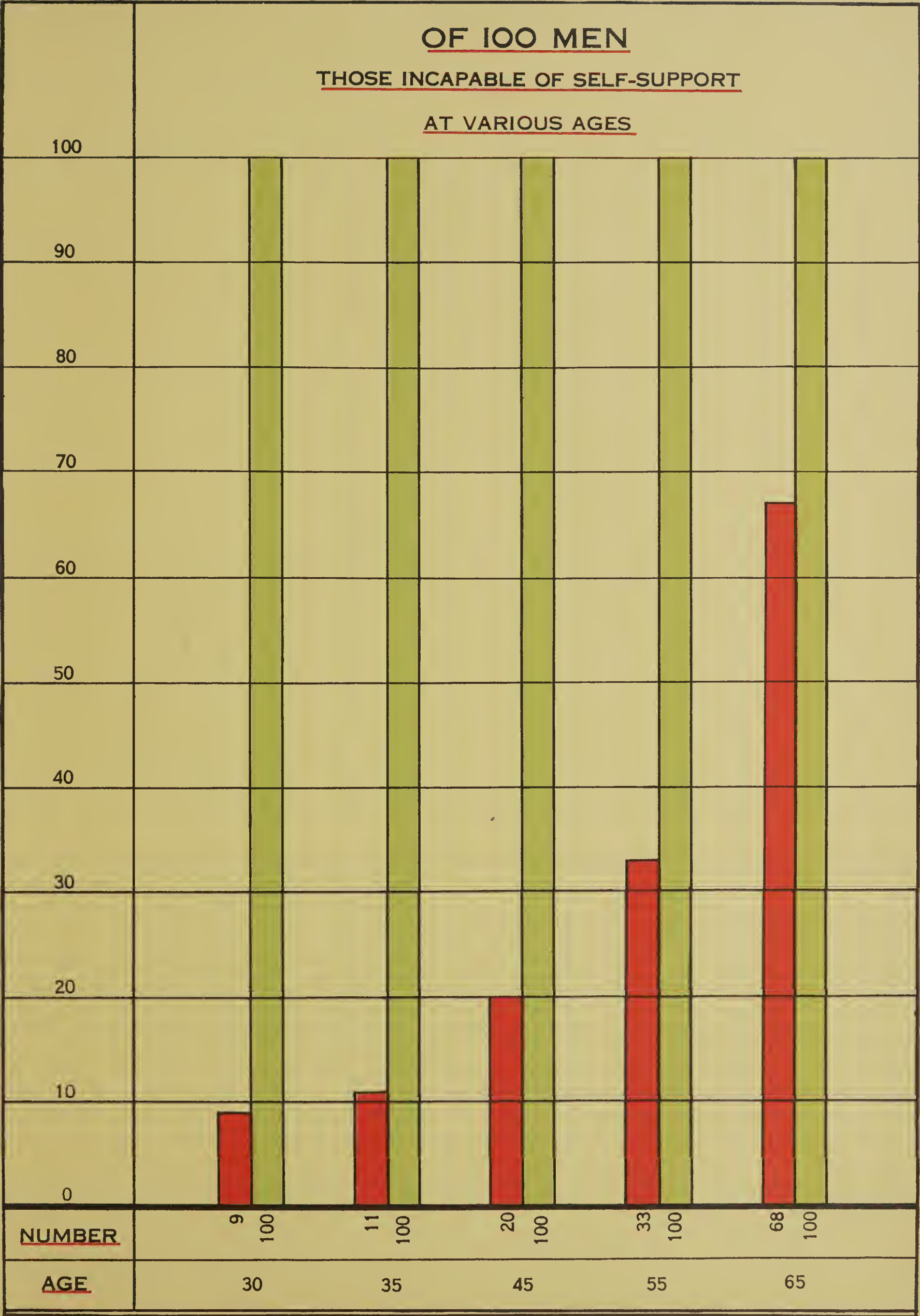
The Green Bars represent 100 men at ages 30, 35, 45, 55, and 65.

The Red Bars indicate in turn the number of men who at the various ages are incapable of self-support.

For instance, at age 45 you will notice that 20 men out of 100 at that age are not self-supporting.

As among the number of men incapable of self-support, we include those who have become totally disabled, you will find this chart useful when you desire to call attention to the value of the disability clause. You will also use this chart when anxious to impress the prospect with the necessity of providing for old age.

These data can be considered only as approximately correct. There is no known foundation for these figures, but they are in general use and are considered by many authorities to approximate the actual situation.—
F. H. Kortright, Author and Compiler.



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A FEW STARTLING FACTS

This is really a double chart, bars "A" to "D" comprising the first chart and bars "E" to "H" the second.

When demonstrating this chart, indicate the bars in the usual manner.

The first part of this chart shows the condition of the estates of 100 average men who die.

Bar "A" represents the 100 average men who have died.

Bar "B" shows the large number of these (82) who leave little or no estate.

Bar "C" shows that only 15 leave money which amounts, however, to less than \$10,000.

Bar "D" shows that out of 100 men only 3 leave over \$10,000 at death.

The second part of the chart shows the condition of 100 average widows.

Bar "E" represents the 100 widows.

Bar "F" shows that 47 are left in absolute poverty.

Bar "G" represents those (35) who, having a small income must still work to earn a living.

Bar "H" shows that only 18 out of 100 widows are left with enough to live on.

Before demonstrating this chart, you should memorize what the various colors represent in order that you may not hesitate in your demonstration.

On starting to show this chart to a prospect, allow your pencil to rest for a second on the word "You" and later, on the words "Your Widow." This action will cause the prospect to realize the personal significance contained in the chart.

The facts on this chart cause any man to think. Your prospect will be ready to consider ways and means for obviating the danger he faces in not providing against such possibilities as are here illustrated.

The chart may be used early in the canvass to create the desire for insurance protection or it may be used later in answer to such excuses as "I'll think the matter over," "I don't need any more insurance," etc.

These data can be considered only as approximately correct. There is no known foundation for these figures, but they are in general use and are considered by many authorities to approximate the actual situation.—
F. H. Kortright, Author and Compiler.

A FEW STARTLING FACTS



LEGEND

- A. AVERAGE MALE DEATHS

B. THOSE WHO LEAVE NO ESTATE

C. LEAVE UNDER \$10,000.00

D. LEAVE OVER \$10,000.00
- E. AVERAGE WIDOWS

F. LEFT IN ABSOLUTE POVERTY

G. MUST WORK TO AMPLIFY INCOME

H. HAVE ENOUGH TO LIVE ON

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THE VARYING FORTUNES OF 100 AVERAGE MEN

This chart takes 100 men at age 25, who are on the threshold of life and shows how their fortunes vary up to the age of 65.

When demonstrating, you should use the pencil to indicate the length of the bar and not be satisfied with simply pointing to the number.

It is important that you should memorize what the various colors represent so that your demonstration will be easy and natural.

A glance at the "Legend" at the bottom of the chart will serve to refresh your memory during a demonstration but you should not have to consult it at all.

You should start your demonstration of the chart as follows:

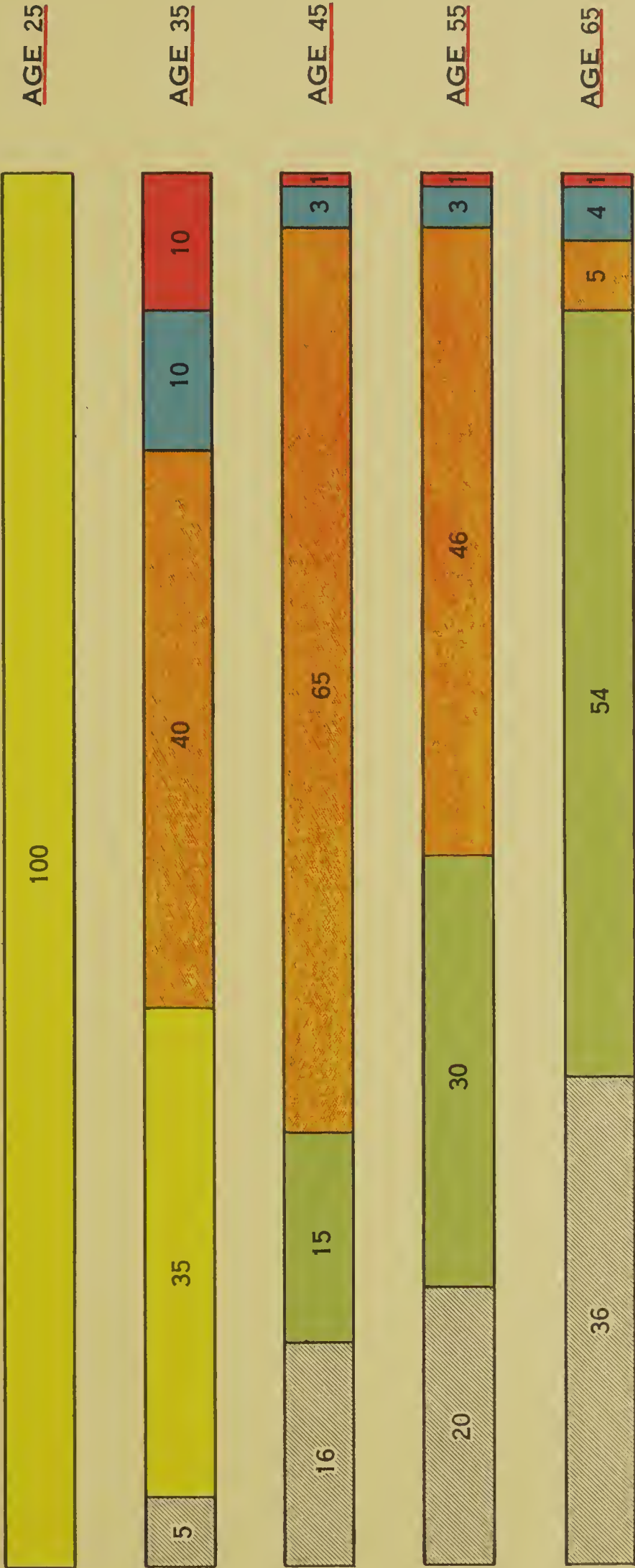
Indicating the 1st Bar,—“This bar represents 100 average men at the age of 25.”
Indicating the 2nd Bar, “At age 35, 5 are dead, 35 are in the same financial condition as at 25; 40 are dependent upon wages for their livelihood, 10 are well-to-do and 10 are rich, etc., etc.”

The facts shown on this chart will interest the prospect. They cause him to hesitate and to consider his own probabilities.

Insurance will do at least two things; it will, in the event of death, (shaded black), provide for dependents, and in the case of old age, assist to place the assured in the class shaded blue or red on the chart.

These data can be considered only as approximately correct. There is no known foundation for these figures, but they are in general use and are considered by many authorities to approximate the actual situation.—
F. H. Kortright, Author and Compiler.

THE VARYING FORTUNES
OF 100 AVERAGE MEN



YELLOW. CONDITION AS AT AGE 25 BLACK. THOSE WHO HAVE DIED ORANGE. DEPENDENT ON WAGES

GREEN. NOT SELF-SUPPORTING BLUE. THOSE WELL-TO-DO RED. THOSE WHO ARE RICH

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GRAPHIC SELLING CHARTS

SERIES "B"

Four colored graphs illustrating the
main types of Policies issued on the
Participating Plan.

HOW TO DEMONSTRATE A PARTICIPATING ENDOWMENT POLICY

When demonstrating this chart, indicate the bars in the usual manner.

Bar "A" represents the amount of the policy.

Bar "B" represents the annual premium.

These two bars illustrate the risk that the company takes every year on the life of a policy holder. The smallness of the premium in comparison with the amount of the policy will be apparent to the prospect.

At this stage of the demonstration you would deal with the possible death of the prospect and the consequently increased value of his estate due to insurance.

The next section deals with the policy at maturity.

Bar "D" represents the guaranteed amount which will be paid in cash on maturity.

Bar "E" represents the amount the Assured would receive in annual instalments over 20 years. This is one of the many Settlement Options.

Bar "F" represents the amount of "paid-up" Participating Insurance the Assured could obtain, provided he passed further medical examination.

Bar "G" represents the total premiums payable by the Assured.

The company in addition to carrying the risk represented by Bars "A" and "B" for 20 years, guarantees the return represented by Bars "D", "E" and "F" in the event of the Assured being alive at that time.

The preceding sections do not take into consideration the fact that dividends will be paid in addition to the guarantees above illustrated. The last section deals with this feature, showing the three methods of applying dividends.

Bar "X" demonstrates that, if the policy holder applies these dividends for the purpose of premium reduction, the net premium paid would be considerably less than shown by Bar "G".

Bar "Y" demonstrates that, should the policy holder apply his dividends to the purchase of paid-up additions, the face value of his policy (Bar "A") would be increased accordingly.

Bar "Z" is to be used to demonstrate that the policy holder may take his dividends in cash as they fall due or may leave them with the company, at interest, to be withdrawn at a later date.

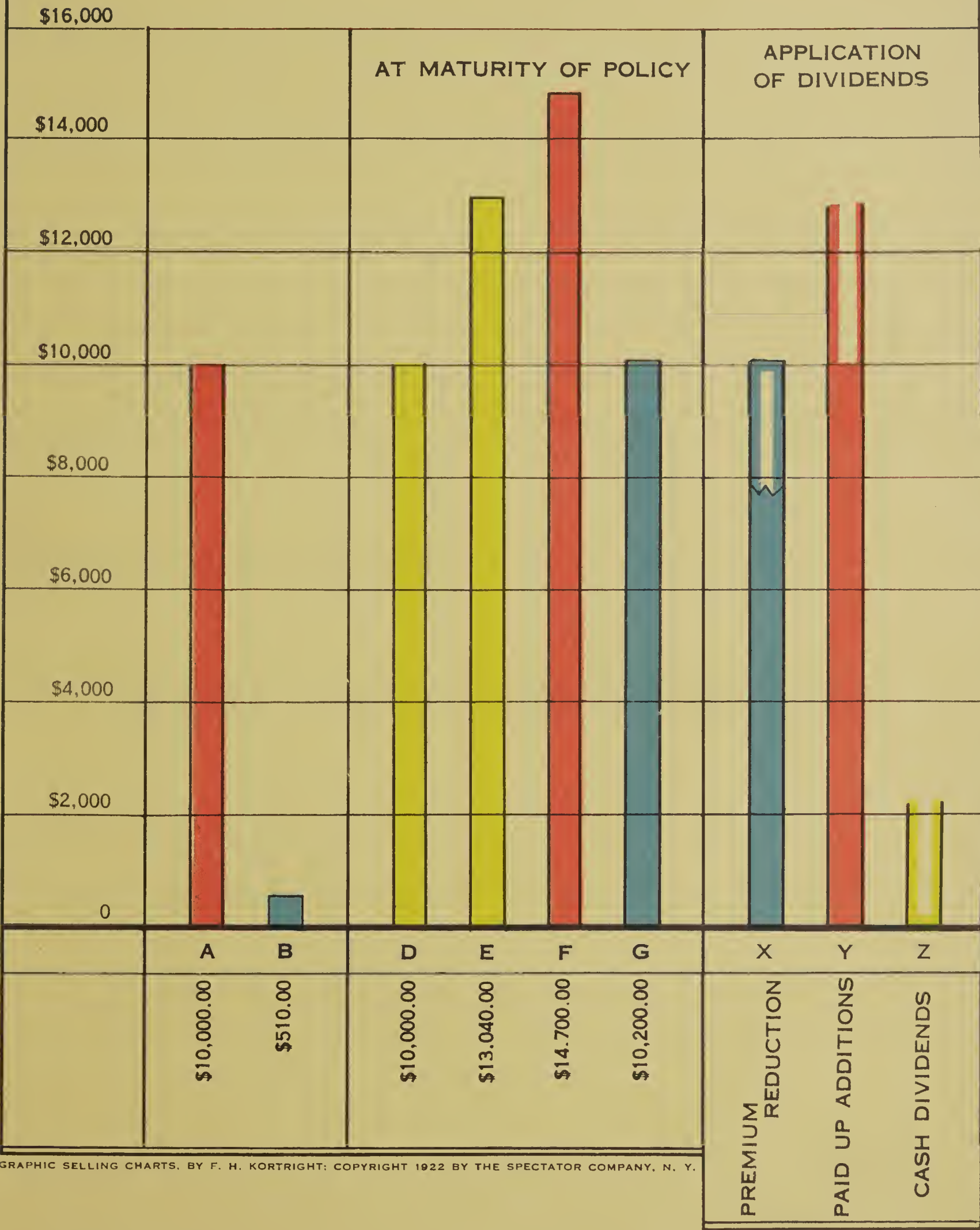
When you desire to show an "Actual Result" of dividends paid you may do so by marking in the hollow section of the last three bars a line representing the total amount of such past dividends.

A very excellent demonstration of this chart can be given by covering it with a blank sheet of paper, revealing one bar at a time and explaining its significance.

This chart will serve as a model when you desire to chart any Endowment Policy.

PARTICIPATING 20-YEAR ENDOWMENT

AGE 35



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HOW TO DEMONSTRATE A PARTICIPATING 20 PAYMENT LIFE POLICY

When demonstrating this chart, indicate the bars in the usual manner.

Bar "A" represents the amount of the policy.

Bar "B" represents the annual premium. These two bars illustrate the risk that the company takes every year on the life of a policy holder. The smallness of the premium in comparison with the amount of the policy will be apparent to the prospect.

At this stage of the demonstration you would deal with the possible death of the prospect and the consequently increased value of his estate due to insurance.

Bar "C" represents the total premiums payable by the Assured. Let the prospect appreciate that the total premiums are considerably less than the value of the paid-up policy.

The next section deals with the policy in the event of death.

Bar "D" represents the guaranteed amount which will be paid in cash to the Beneficiary.

Bar "E" represents the amount the Beneficiary would receive in annual instalments over 20 years. This is one of the many Settlement Options.

Bars "D" and "E" represent the guaranteed returns from insurance and Bar "C" the total cost to the policy holder.

The preceding sections do not take into consideration the fact that dividends will be paid in addition to the guarantees above illustrated. The last section deals with this feature, showing the three methods of applying dividends.

Bar "X" demonstrates that if the policy holder applies these dividends for the purpose of premium reduction, the net premiums paid would be considerably less than shown by Bar "C".

Bar "Y" demonstrates that should the policy holder apply his dividends to the purchase of paid-up additions, the face value of his policy (Bar "A") would be increased accordingly.

Bar "Z" is to be used to demonstrate that the policy holder may take his dividends in cash as they fall due or may leave them with the company, at interest, to be withdrawn at a later date.

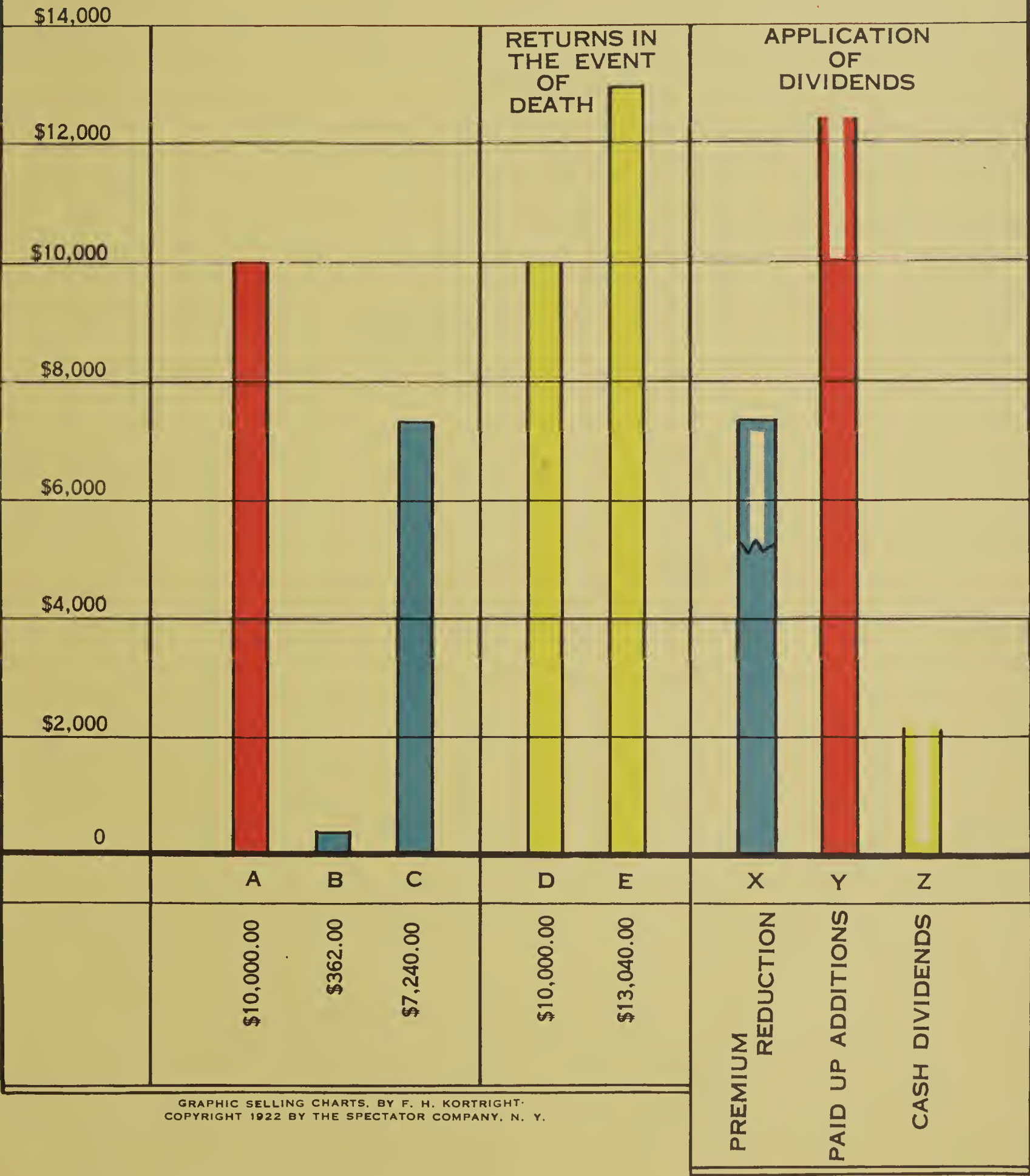
When you desire to show an "Actual Result" of dividends paid, you may do so by marking in the hollow sections of the last three bars a line representing the total amount of such past dividends.

A very excellent demonstration of this chart can be given by covering it with a blank sheet of paper, revealing one bar at a time and explaining its significance.

This chart will serve as a model when you desire to chart other Limited Payment Life Policies.

PARTICIPATING 20-PAYMENT LIFE

AGE 35



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HOW TO DEMONSTRATE A PARTICIPATING ORDINARY LIFE POLICY

When demonstrating this chart, indicate the bars in the usual manner.

Bar "A" represents the amount of the policy.

Bar "B" represents the annual premium. These two bars illustrate the risk that the company takes every year on the life of a policy holder. The smallness of the premium in comparison with the amount of the policy will be apparent to the prospect.

At this stage of the demonstration you would deal with the possible death of the prospect and the consequently increased value of his estate due to insurance.

Bar "C" represents the total premiums payable by the Assured during his "Expectancy" of life (31 years in this case). The intersecting line gives the amount of these premiums over 20 years.

Let the prospect appreciate that the total premiums shown are considerably less than the face value of the policy.

The next section deals with the policy in the event of death.

Bar "D" represents the guaranteed amount which will be paid in cash to the Beneficiary.

Bar "E" represents the amount the Beneficiary would receive in annual instalments over 20 years. This is one of the many Settlement Options.

Bars "D" and "E" represent the guaranteed returns from insurance and Bar "C" the total cost to the policy holder on the assumption that he dies on reaching his "Expectancy."

The preceding sections do not take into consideration the fact that dividends will be paid in addition to the guarantees above illustrated. The last section deals with this feature, showing the three methods of applying dividends.

Bar "X" demonstrates that if the policy holder applies these dividends for the purpose of premium reduction, the net premiums paid would be considerably less than shown by Bar "C".

Bar "Y" demonstrates that should the policy holder apply his dividends to the purchase of paid-up additions the face value of his policy (Bar "A") would be increased accordingly.

Bar "Z" is to be used to demonstrate that the policy holder may take his dividends in cash as they fall due or may leave them with the company at interest to be withdrawn at a later date.

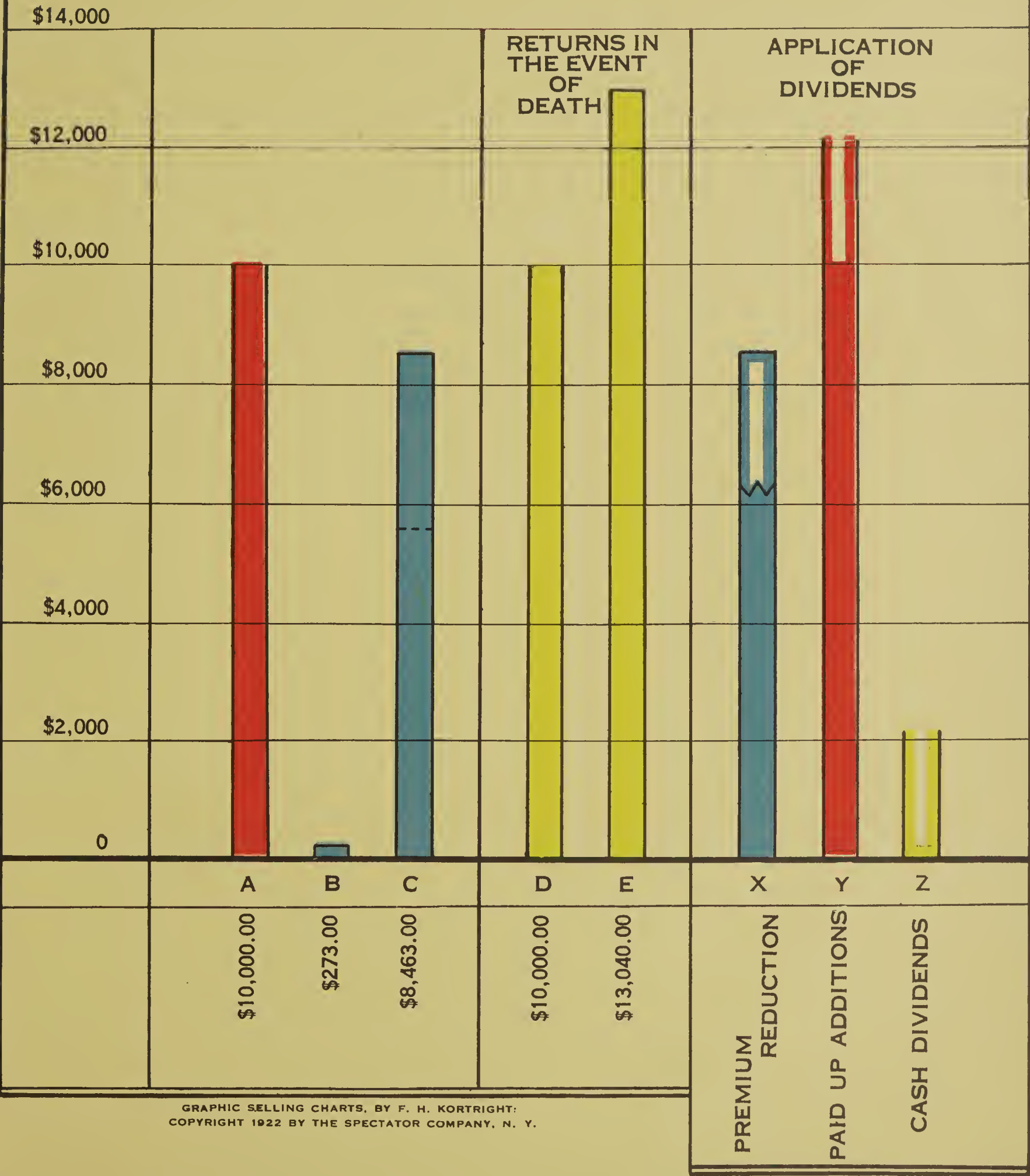
When you desire to show an "Actual Result" of dividends paid, you may do so by marking in the hollow sections of the last three bars a line representing the total amount of such past dividends.

A very excellent demonstration of this chart can be given by covering it with a blank sheet of paper, revealing one bar at a time and explaining its significance.

This chart will serve as a model for any Ordinary Life Policies that you may desire to chart.

PARTICIPATING ORDINARY LIFE

AGE 35



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HOW TO DEMONSTRATE A CONTINUOUS MONTHLY INCOME POLICY

LIMITED PAYMENT LIFE PLAN \$100 PER MONTH

When demonstrating this chart, indicate the bars in the usual manner.

The Blue Bars represent the total premiums paid, in the 1st, 5th, 10th, 15th and 20th year.

The solid Red Bars show the guaranteed amount payable in the event of death. This is of course paid in 240 monthly instalments, which on this chart at \$100 per month amount to \$24,000.

The Hollow Red Bars indicate that should the Beneficiary survive the last of these guaranteed payments the company would continue to pay her the monthly income for as long as she may live.

The final bar on the chart represents the commuted value of the policy, which is the lump sum payable in lieu of instalments.

In your demonstration you would proceed as follows: Indicate the first Blue Bar as the annual premium. Point out that if death occurs, the Assured's Estate will receive the amount of the Red Bar guaranteed (indicate same and state the amount), and the Beneficiary would continue to receive this \$100 monthly income as long as she lives (indicate the Hollow Red Bar). If she lives to be 70 years of age, she would receive a total of \$42,000.

You should repeat this process for the 10th and 20th years to make sure that it is effective and for the purpose of impressing the memory.

On indicating the last Blue Bar, you should emphasize the fact that this bar represents the total payments that the Assured has to make. This forms a most favorable comparison even with the minimum that his estate will receive (\$24,000).

No dividends are dealt with on this chart but as this feature greatly enhances the value of the policy, you must be ready, should it be necessary, to explain how these affect the returns to the Beneficiary.

This chart presents Monthly Income Insurance in a very attractive manner.

CONTINUOUS MONTHLY INCOME

PARTICIPATING 20-PAY LIFE PLAN.

AGES 35-35.

\$100 PER MONTH



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GRAPHIC SELLING CHARTS

SERIES "C"

Seven colored graphs illustrating the various Clauses and Privileges included in the Policy Contracts.

A COMPARISON

ORDINARY LIFE, 20 PAY LIFE, 20 YEAR ENDOWMENT, AGE 35--
PREMIUM \$100

The object of this chart is to show a comparison of the three main types of participating insurance.

A fixed premium of \$100.00 per year is selected in order to arrive at a basis of comparison.

When demonstrating this chart indicate the bars in the usual manner.

Indicate the 1st Bar as the annual premium.

Indicate the 2nd Bar as the amount of insurance obtainable on the Ordinary Life Plan.

Indicate the 3rd Bar as the amount of insurance obtainable on the Twenty Payment Life Plan.

Indicate the 4th Bar as the amount of insurance obtainable on the Twenty Year Endowment Plan.

The Blue Bars in the chart indicate the amount of premiums which have been paid at the end of the year shown in the horizontal scale.

The Red Bars indicate the surrender value of the Endowment Policy.

The Yellow Bars indicate the surrender value of the Twenty Pay Life Policy.

The Green Bars indicate the surrender value of the Ordinary Life Policy.

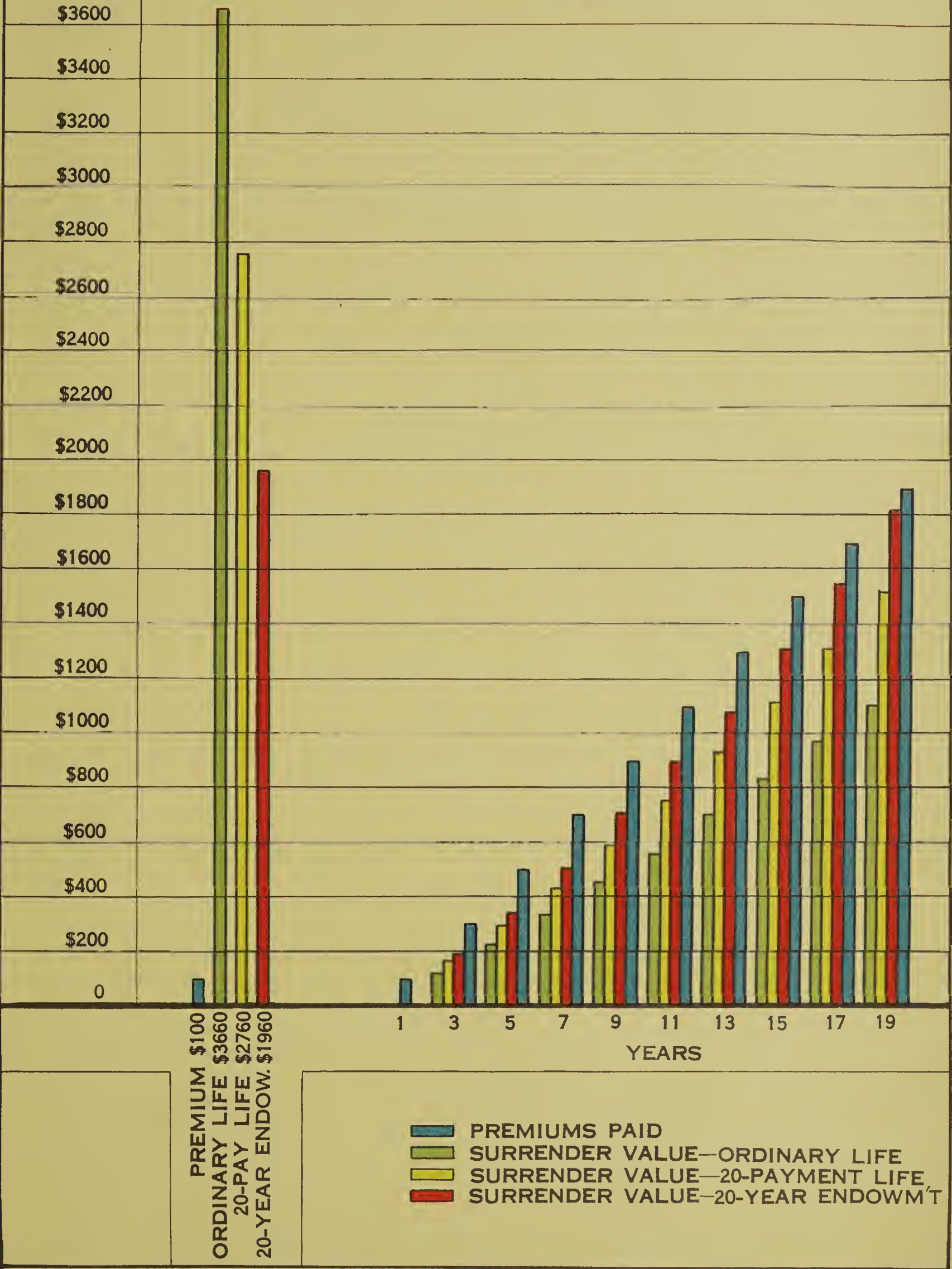
It is obvious from this chart that if a man needs large "cover" he should have Ordinary Life Insurance; if he needs the "investment" feature, this is offered by Endowment Insurance with its high loan and surrender values.

The relationships shown on this chart should prove interesting to you as well as to the prospect.

A COMPARISON

ORDINARY LIFE, 20-PAY LIFE, 20-YEAR ENDOWMENT—AGE 35

PREMIUM \$100



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PREMIUMS—CASH SURRENDER—PAID UP INSURANCE PARTICIPATING 20 PAYMENT LIFE POLICY—AGE 35

The object of this chart is to illustrate the relationship between the Premiums Paid, the Cash Surrender Values and the amount of Paid-Up Insurance throughout the life of a Twenty Payment Life Policy.

When demonstrating this chart indicate the bars in the usual manner.

Indicate the 1st Red Bar as the amount of the Policy.

The Blue Bars represent the total Premiums paid at any year during the life of the policy.

The Yellow Bars represent the Cash Surrender Values at any year during the life of the policy.

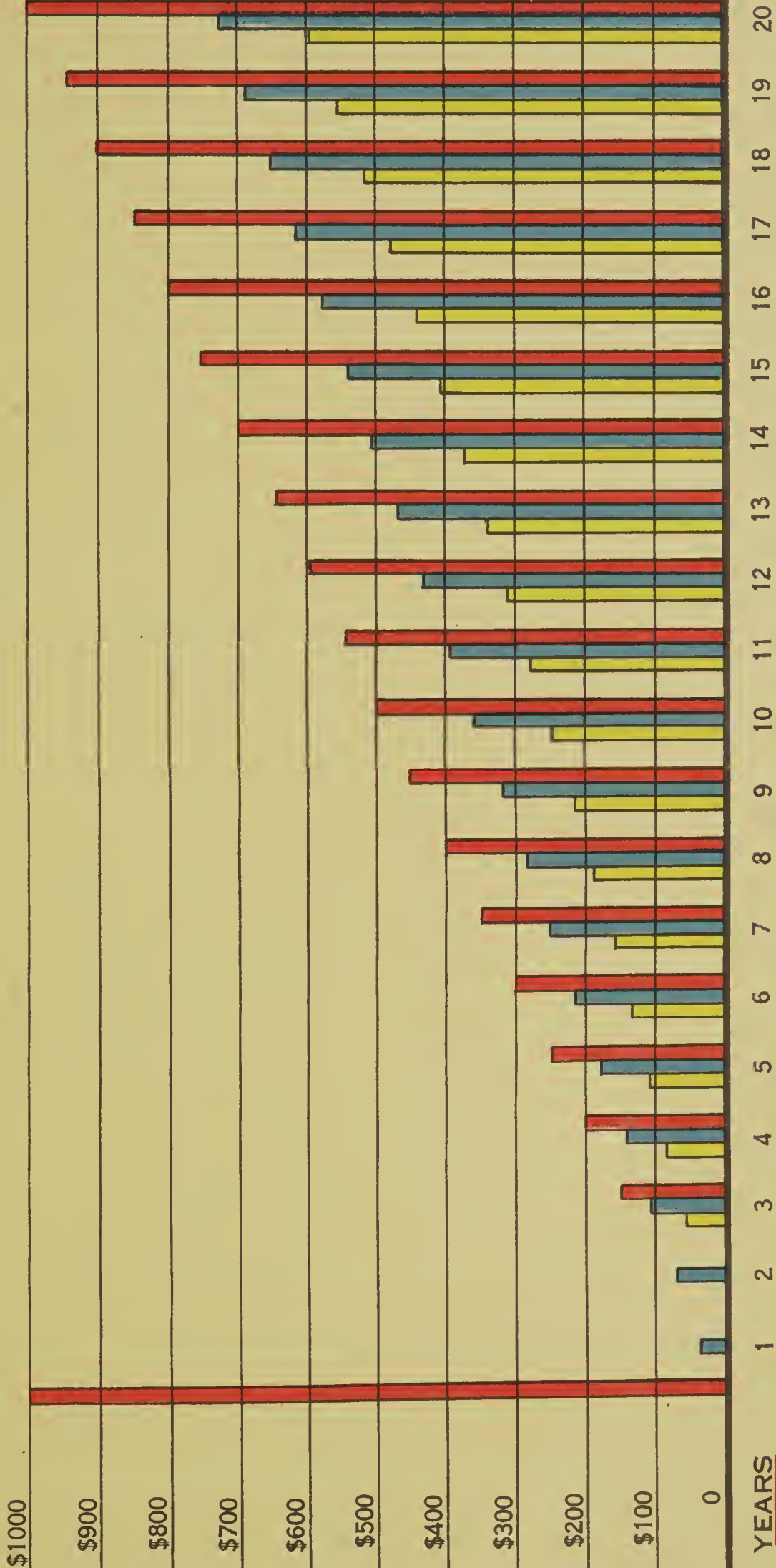
The Red Bars represent the Paid-Up Insurance Values obtainable at any year during the life of the policy.

This chart is merely to illustrate the general relationship which exists; the exact amounts of these Surrender and Paid-Up values are readily obtainable from your Rate Book.

You would find it instructive to compare the corresponding values of a 20 Year Endowment and an Ordinary Life Policy with those illustrated on this chart. You can best make this comparison by constructing two similar charts depicting these policies.

PREMIUMS—CASH SURRENDER—PAID-UP
INSURANCE

PARTICIPATING 20-PAY LIFE—AGE 35



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SETTLEMENT PRIVILEGE No. 1

This Mode of Settlement may be described as follows:

To have the whole or any specified portion of the net proceeds payable in a specified number of years (not exceeding 30), in equal monthly, quarter-yearly, half-yearly or yearly instalments, the first of such instalments to be payable immediately.

The centre section of this chart illustrates the settlement in twenty annual instalments.

The horizontal and vertical scales of this chart state the value in dollars of each bar.

When demonstrating this chart indicate the bars in the usual manner.

Indicate the first bar as the face value of the policy which has become a claim.

Of the following bars, the portions shaded Dark Red represent the amount of the annual instalments, which on the chart extend for 20 years. Each whole bar represents the total payment received at any year, for instance: The 20th Bar in this section shows the total amount (\$13,040) which is received by the Beneficiary in lieu of the original amount of the policy.

The last section shows by means of six bars the total amounts receivable when the instalment period is 5, 10, 15, 20, 25 or 30 years.

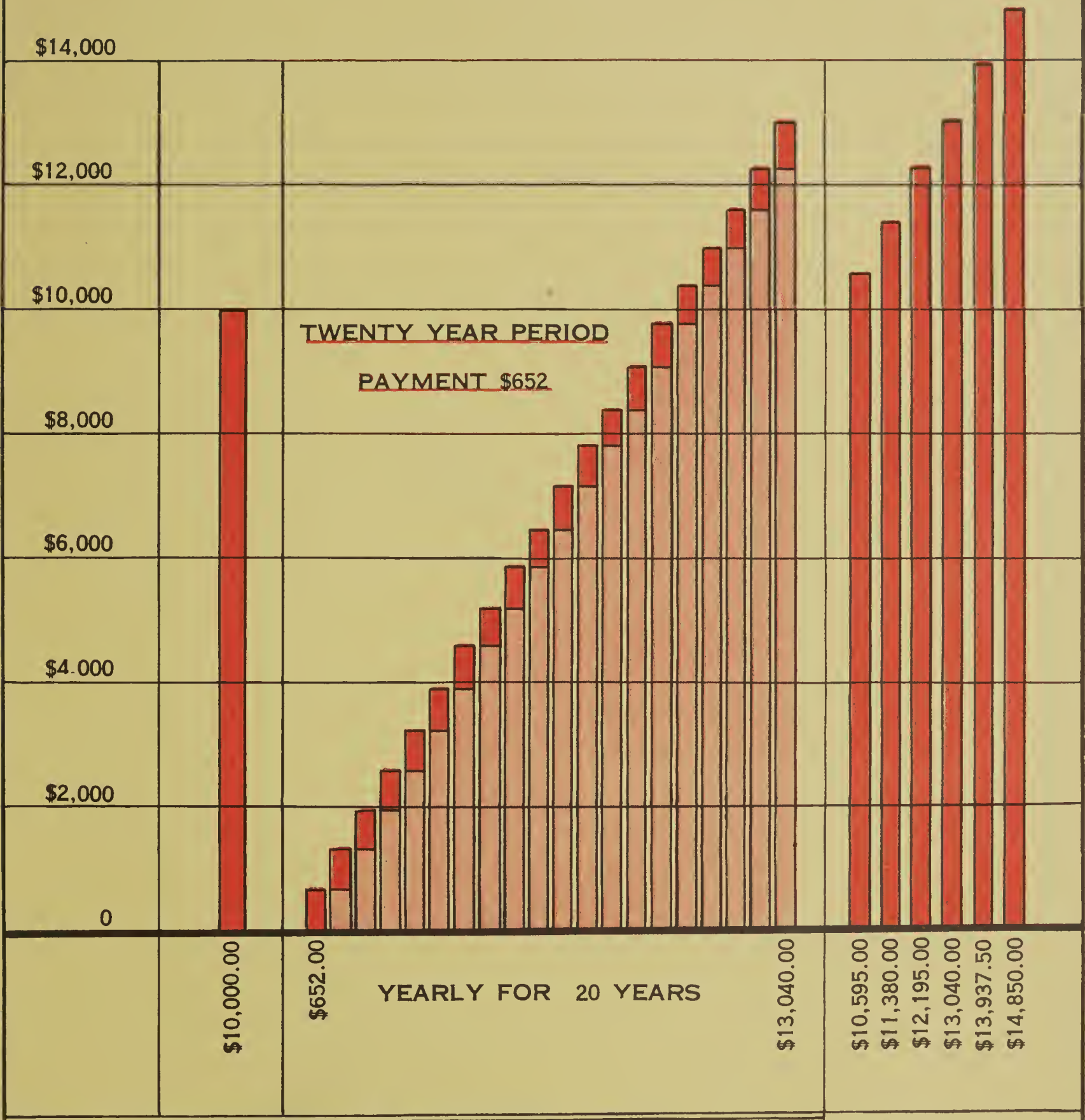
The figures under these bars give the Instalment Period, the amount of the annual instalment, and the total amount payable.

For example: If the instalments are to be made over a period of 15 years, the annual instalment would be \$813 and the total amount payable is \$12,195.

This chart demonstrates very clearly the value of this Plan of Settlement. It shows impressively that the amounts receivable by the Assured's Beneficiary under this mode of settlement, are greatly in excess of the face value of the policy.

This chart provides a good selling feature for insurance as it will serve to remove the fear from the prospect's mind that the insurance money he leaves may be squandered or lost. Again, you may use it when you deliver the policy and wish to finally explain the Contract to the Assured. Apart from this, it is a chart which should prove interesting and instructive to you.

SETTLEMENT PRIVILEGE NO. 1



GRAPHIC SELLING CHARTS, BY F. H. KORTRIGHT;
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AMOUNT
OF ANNUAL
INSTALLMENT

INSTALLMENT
PERIOD
YEARS

\$2,110.00
\$1,139.00
\$813.00
\$652.00
\$557.50
\$495.00

5
10
15
20
25
30

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SETTLEMENT PRIVILEGE No. 2

This Mode of Settlement may be described as follows:

To have the whole or any specified portion of the net proceeds payable in equal monthly, quarter-yearly, half-yearly or yearly instalments, to continue for 20 years certain and so long thereafter as the Beneficiary shall live, without apportionment, depending as to amount on the age last birthday of the Beneficiary at the maturity of the policy, the first instalment to be payable immediately.

This chart illustrates the annual instalments payable to a Beneficiary, who has attained the age of 40 years.

The upper horizontal scale and the vertical scale state, in dollars, the value of the bars, the lower horizontal scale states years.

When demonstrating this chart indicate the bars in the usual manner.

The 1st Bar represents the value of the policy which has become a claim.

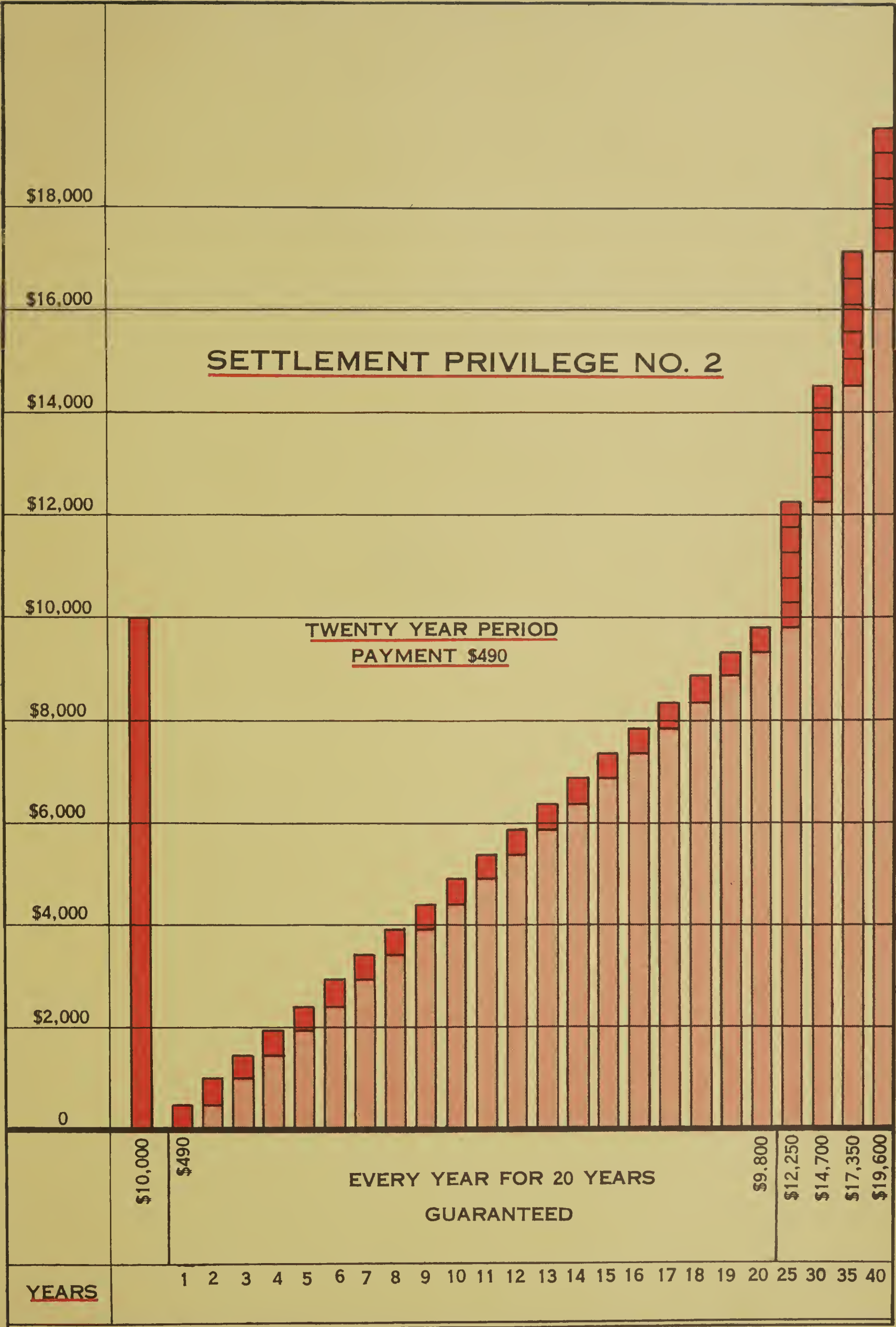
Of the following 20 bars, the portion shaded Dark Red represent the amount of the annual instalment. The whole Bar represents the total payment received at any year, for instance: The 20th Bar gives the total guaranteed payment (\$9,800) which will be paid in lieu of the face value whether the Beneficiary be alive or not. (Annual payments of \$490, however, will continue to be paid to the Beneficiary for as long as she may live).

The remaining four bars illustrate the amounts that the Beneficiary would have received to the end of the 25th, 30th, 35th or 40th years.

It is thus seen that should the Beneficiary attain the age of 80 years, her total receipts would be \$19,600.

This chart demonstrates very clearly the value of this Plan of Settlement. It shows impressively that the amounts the Assured's Beneficiary may receive are greatly in excess of the face value of the policy.

This chart provides a good selling feature for insurance as it will serve to remove the fear from the prospect's mind that the insurance money he leaves may be squandered or lost. Again, you may use it when you deliver the Policy and wish to finally explain the Contract to the Assured. Apart from this, it is a chart which should prove interesting and instructive to you.



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DISABILITY CLAUSE ILLUSTRATED BY PARTICIPATING 20 PAY LIFE

The Total Disability Clause here illustrated provides for: (1) A Waiver of Premiums without prejudice to the policy and (2) A Monthly Income to the maturity of the policy of \$10.00 per \$1000 Insurance.

When demonstrating this chart indicate the bars in the usual manner.

Indicate Bar "A" as the amount of the policy.

Indicate Bar "B" as the annual premium.

Indicate Bar "C" as the total premiums which would be paid on this policy.

Indicate Bar "D" as denoting that after 5 years (taken by way of example) the Assured becomes totally disabled. The solid Blue section of this Bar indicates the premiums which have been paid up to the time of disability. The Hollow Section represents the further premiums which are now waived by the company.

The next section shows that the policy at the end of the payment period has the same value as though the premiums had been met regularly.

Indicate Bar "E" as the cash value of the policy. The hollow section denotes probable dividends.

Indicate Bar "F" as the paid-up value of the policy. The hollow section denotes probable dividends.

Bar "G" deals with the Monthly Income Feature of the Clause. It shows that a policy holder, disabled for 20 years would have received the sum of \$24,000. He would continue to receive \$100 per month during the continuation of his disability.

This Clause is here shown in a most attractive manner and its advantages are clearly impressed upon the prospect.



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EXTENDED INSURANCE CLAUSE.

ILLUSTRATED BY
PARTICIPATING 20 YEAR ENDOWMENT—AGE 35

This clause is inserted in the policy contract for the purpose of retaining on the company's books, insurance which, were it not for this feature would lapse should the policy holder find himself unable to meet his premium payments and be inclined to demand his cash surrender value.

The prospect who hesitates to insure from the feeling—often not expressed—that at some time he may not be able to meet his payments and would therefore sustain a loss and lose his insurance protection, will be favorably impressed when you show him how the company has provided for this contingency.

The upper horizontal scale gives the value of each bar.

The lower horizontal scale gives the year under consideration.

The left hand vertical scale gives "Dollars."

The right hand vertical scale gives "Years" of extension period.

When demonstrating this chart indicate the bars in the usual manner.

Indicate the 1st Bar as the value of the policy.

Indicate the 2nd Bar as the annual premium.

You would then select any period, for instance: the eleventh year, and would indicate the fact that should the policy holder, after having paid \$5610 in premiums, (indicate here the Blue Bar) find himself unable to make any further payments, the insurance company would carry him fully insured for the face value of his policy, (indicate here the first Red Bar) for a further period of 9 years (indicate here the Black Bar).

You would then explain the fact that should he die within the extension period he would receive the sum for which he was insured and that no deductions for unpaid premiums would be made by the company.

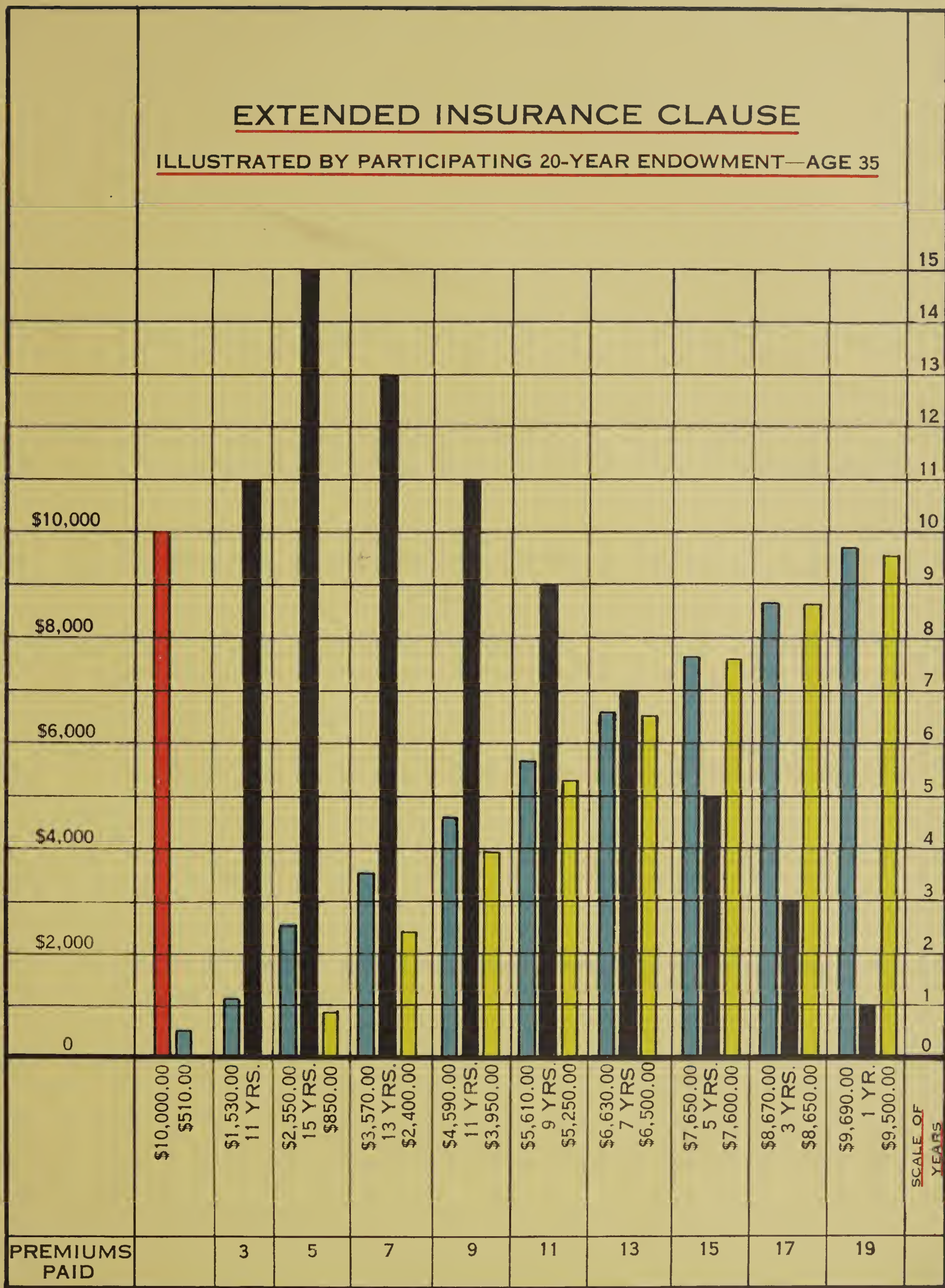
You would now indicate the Yellow Bar in this section as the refund the Assured would receive at the end of the endowment period. You would point out the fact that the refund is less by a very small amount than the premiums which had been paid, and the Assured has been covered for the face value of his policy for 20 years.

It is obvious that any other year could be chosen by way of example and as a matter of fact you should illustrate at least two periods, as repetition will more firmly fix the advantage of this clause in the mind of the prospect. It is suggested that the 17th year be then illustrated and the fact that the refund is so nearly equal to the amount of premiums paid should be dwelt upon.

This clause will be found to appeal very strongly to many prospects, as it removes the fear of loss in the event of their being unable to meet future premiums. This fear is often the only reason why they do not insure.

EXTENDED INSURANCE CLAUSE

ILLUSTRATED BY PARTICIPATING 20-YEAR ENDOWMENT—AGE 35



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EXTENDED INSURANCE CLAUSE

PARTICIPATING 20 PAY LIFE—AGE 35

This clause is inserted in the policy contract for the purpose of retaining on the company's books, insurance which, were it not for this feature, would lapse should the policy holder find himself unable to meet his premium payments and be inclined to demand his cash surrender value.

The prospect who hesitates to insure from the feeling—often not expressed—that at some time he may not be able to meet his payments and would therefore sustain a loss and lose his insurance protection will be favorably impressed when you show him how the company has provided for this contingency.

The upper horizontal scale gives the value of each bar.

The lower horizontal scale gives the year under consideration.

The left hand vertical scale gives "Dollars."

The right hand vertical scale gives "Years" of extension period.

When demonstrating this chart indicate the bars in the usual manner.

Indicate the 1st Bar as the value of the policy.

Indicate the 2nd Bar as the annual premium.

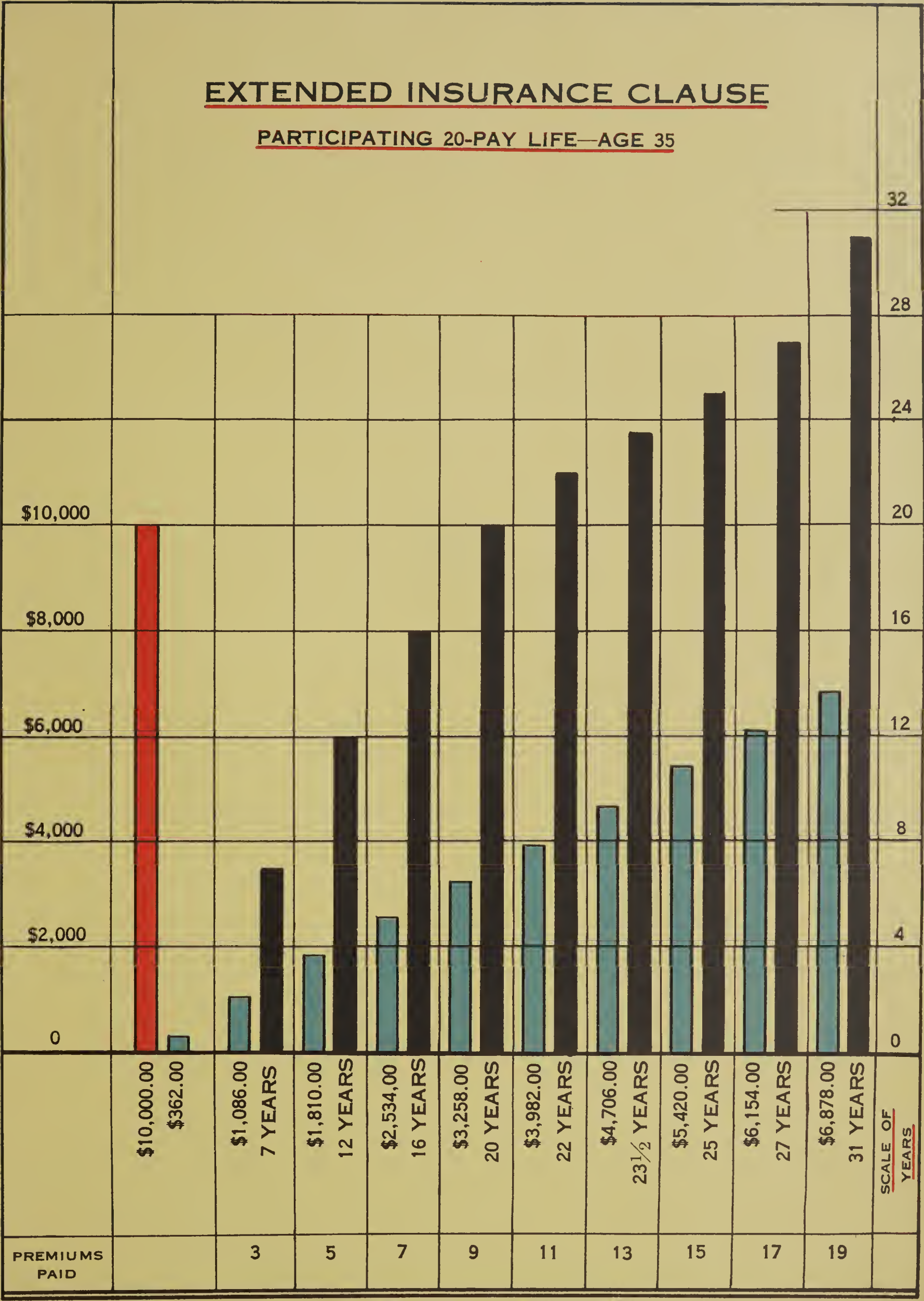
You would then select any period, for instance, the eleventh year and would indicate the fact that should the policy holder, after having paid \$3,982 in premiums, (indicate here the Blue Bar) find himself unable to make any further payments, the insurance company would carry him fully insured for the face value of his policy (indicate here the first Red Bar) for a further period of 22 years (indicate here the Black Bar).

You would then explain the fact that should he die at any time within the extension period he would receive the sum for which he was insured and that no deductions for unpaid premiums would be made by the company.

It is obvious that any other year could be chosen by way of example and as a matter of fact you should illustrate at least two periods, as repetition will more firmly fix the advantage of this clause in the mind of the prospect.

This clause will be found to appeal very strongly to many prospects as it will remove the fear of loss in the event of their being unable to meet future premiums. This fear is often the only reason why they do not insure.

EXTENDED INSURANCE CLAUSE
PARTICIPATING 20-PAY LIFE—AGE 35



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